

Fill in this information to identify your case:

United States Bankruptcy Court for the:

NORTHERN DISTRICT OF ILLINOIS

Case number (if known) _____

Chapter you are filing under:

☒ Chapter 7

☐ Chapter 11

☐ Chapter 12

☐ Chapter 13

☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Andrea

First name

Middle name

First name

Middle name

Bring your picture identification to your meeting with the trustee.

Hopkins

Last name and Suffix (Sr., Jr., II, III)

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-5148

Debtor 1 **Andrea Hopkins**

Case number (if known)

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

☒ I have not used any business name or EINs.

☐ I have not used any business name or EINs.

Include trade names and *doing business as* names

Business name(s)

Business name(s)

EINs

EINs

5. Where you live

**2910 31st St Apt 204
Zion, IL 60099**

Number, Street, City, State & ZIP Code

Lake

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Andrea Hopkins**

Case number (if known)

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☒ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
-
8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
-
9. **Have you filed for bankruptcy within the last 8 years?** ☒ No.
- ☐ Yes.
- | | | | | | |
|----------|-------|------|-------|-------------|-------|
| District | _____ | When | _____ | Case number | _____ |
| District | _____ | When | _____ | Case number | _____ |
| District | _____ | When | _____ | Case number | _____ |
-
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No.
- ☐ Yes.
- | | | | |
|-----------------------|-------|---------------------|-------|
| Debtor | _____ | Relationship to you | _____ |
| District | _____ | When | _____ |
| Case number, if known | _____ | | |
| Debtor | _____ | Relationship to you | _____ |
| District | _____ | When | _____ |
| Case number, if known | _____ | | |
-
11. **Do you rent your residence?** ☐ No. Go to line 12.
- ☒ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?
- ☒ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1 **Andrea Hopkins**

Case number (if known)

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

☒ No. Go to Part 4.

☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

☒ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

☒ No.

☐ Yes. What is the hazard? _____

If immediate attention is needed, why is it needed? _____

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property? _____

Number, Street, City, State & Zip Code

Debtor 1 **Andrea Hopkins**

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Andrea Hopkins**

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a.	Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> No. Go to line 16b. <input checked="" type="checkbox"/> Yes. Go to line 17.
	16b.	Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17.
	16c.	State the type of debts you owe that are not consumer debts or business debts

17. Are you filing under Chapter 7?	<input type="checkbox"/> No.	I am not filing under Chapter 7. Go to line 18.
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	<input checked="" type="checkbox"/> Yes.	I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes

18. How many Creditors do you estimate that you owe?	<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
--	--	--	---

19. How much do you estimate your assets to be worth?	<input type="checkbox"/> \$0 - \$50,000 <input checked="" type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
---	---	--	--

20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input checked="" type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
--	---	--	--

Part 7: Sign Below**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Andrea Hopkins**Andrea Hopkins**

Signature of Debtor 1

Signature of Debtor 2

Executed on **November 14, 2017**

MM / DD / YYYY

Executed on

MM / DD / YYYY

Debtor 1 **Andrea Hopkins**

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Julie M Gleason

Signature of Attorney for Debtor

Date

November 14, 2017

MM / DD / YYYY

Julie M Gleason

Printed name

Gleason & Gleason

Firm name

77 W Washington, Ste 1218

Chicago, IL 60602

Number, Street, City, State & ZIP Code

Contact phone

Email address

6273536

Bar number & State

Fill in this information to identify your case:

Debtor 1	Andrea Hopkins		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)			

☐ Check if this is an amended filing
Official Form 106Sum**Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

		Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)		
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$	66,000.00
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$	12,495.00
1c. Copy line 63, Total of all property on Schedule A/B.....	\$	78,495.00

Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)		
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$	77,430.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)		
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$	5,582.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$	46,877.00
Your total liabilities		\$ 129,889.00

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)		
Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$	3,449.01
5. Schedule J: Your Expenses (Official Form 106J)		
Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$	3,444.00

Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. **What kind of debt do you have?**
- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Debtor 1 **Andrea Hopkins**

Case number (if known)

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ **4,720.00**

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

	Total claim
From Part 4 on <i>Schedule E/F</i>, copy the following:	
9a. Domestic support obligations (Copy line 6a.)	\$ 0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ 5,582.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ 0.00
9d. Student loans. (Copy line 6f.)	\$ 0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ 0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ 0.00
9g. Total. Add lines 9a through 9f.	\$ 5,582.00

Fill in this information to identify your case and this filing:

Debtor 1	Andrea Hopkins		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number			

☐ Check if this is an amended filing

Official Form 106A/B Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

12535 S Yale

Street address, if available, or other description

Chicago IL 60628-0000

City State ZIP Code

Cook

County

What is the property? Check all that apply

- ☐ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Joint Tenants with 2 Other people

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$66,000.00	\$66,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$66,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 **Andrea Hopkins**

Case number (if known)

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles☐ No☒ Yes

3.1 Make: **Lincolnm**
 Model: **MKX**
 Year: **2013**
 Approximate mileage: **100000**
 Other information:
Motor Vehicle:

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this is community property
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$10,325.00**\$10,325.00****4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☒ No☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$10,325.00**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No☒ Yes. Describe.....

Misc. Household Goods (Bedroom Furniture, Kitchen Appliances, tables, chairs, sofas)

\$900.00**7. Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No☒ Yes. Describe.....

Consumer Electronics (Including Televisions, Radios, Computers, Games, Phones, Stereos)

\$400.00**8. Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No☐ Yes. Describe.....**9. Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No☐ Yes. Describe.....

Debtor 1 **Andrea Hopkins**

Case number (if known) _____

10. Firearms*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment☒ No☐ Yes. Describe.....**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☐ No☒ Yes. Describe.....**Used Clothing****\$200.00****12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☐ No☒ Yes. Describe.....**Misc. Costume Jewelry****\$300.00****13. Non-farm animals***Examples:* Dogs, cats, birds, horses☒ No☐ Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information.....**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here****\$1,800.00****Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☐ No☒ Yes.....**Cash on Hand****\$20.00****17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes.....

Institution name:

17.1. Checking**NAVY Federal CU****\$25.00****17.2. Savings****NAVY Fed CU****\$25.00**

Debtor 1 **Andrea Hopkins**

Case number (if known)

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes..... Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☒ No

☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No

☒ Yes. List each account separately.

Type of account:

Institution name:

401(k) w/ Current Employer - 100% exempt

\$300.00

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes. Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes..... Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☒ No

☐ Yes. Give specific information about them...

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

Debtor 1 **Andrea Hopkins**

Case number (if known)

28. Tax refunds owed to you☐ No☒ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Estimated 2016 Federal Income Tax Refund Will be Intercepted

\$0.00**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☒ No☐ Yes. Give specific information.....**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else☒ No☐ Yes. Give specific information..**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance☐ No☒ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund
value:
**Term Life Insurance Policy w/
Employer - No CSV**
\$0.00**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No☐ Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue☒ No☐ Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☒ No☐ Yes. Describe each claim.....**35. Any financial assets you did not already list**☒ No☐ Yes. Give specific information..**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....****\$370.00****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**☒ No. Go to Part 6.☐ Yes. Go to line 38.

Debtor 1 **Andrea Hopkins**

Case number (if known)

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.
☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- ☒ No
☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2		\$66,000.00
56. Part 2: Total vehicles, line 5	\$10,325.00	
57. Part 3: Total personal and household items, line 15	\$1,800.00	
58. Part 4: Total financial assets, line 36	\$370.00	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	\$0.00	
62. Total personal property. Add lines 56 through 61...	\$12,495.00	Copy personal property total \$12,495.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$78,495.00

Comparative Market Analysis

Property At: 12535 Yale

Prepared For:
Andrea Hopkins
12535 Yale
Chicago, IL

Prepared By:
Dave Weinert
Century 21 Affiliated



Office Phone: (708) 424-1199
Direct Line: (708) 990-1166
Personal Fax Number: (708) 424-8614
Email: dweinert@c21affiliated.com

November 20, 2015

Andrea Hopkins
12535 Yale
Chicago, IL

Dear Andrea Hopkins,

Thank you for allowing me this opportunity to provide you with an exclusive Market Analysis for your home. This analysis, especially prepared for you, was researched from reliable information currently available from the local multiple listing service (MLS). It indicates what real estate activity has occurred in your area with other properties. While none of the properties are exactly like yours, they do provide a good reference source for a comparative market analysis. Every effort has been made to stay as close to your home both in proximity and style. Sometimes, given market fluctuations, not enough 'ideal' homes are available. Whenever differences occur, adjustments have been made to compensate as best as possible and are reflected wherever necessary.

If you have any questions at all, or feel it necessary to better view the homes used, feel free to contact me with your concerns. I will be glad to sit with you in my office, or your home (provided you have Internet access) to show you the pictures or go over the details of how the numbers were determined.

I welcome the opportunity to work as your real estate professional. I encourage you to contact me however is best for you should you have any questions or require any additional information at any time.

Sincerely,
Dave Weinert

*Remember, Buy, Rent or Sell-
Give Dave a Yell!*

Century 21 Affiliated

Subject Property

Street Number: 12535

Compass Point: South

Street Name: Yale

Street Suffix: Avenue

City: Chicago

State: Illinois

Zip Code: 60628

Rooms: 8

Bedrooms: 3

Full Baths: 1

Half Baths: 0

Lot Size: Less Than .25 Acre

Approx Sq Ft: 1008

Living Room Size: 16x11

Master Bedroom Size: 11x10

Basement Description: Partially Finished

Garage Type: None

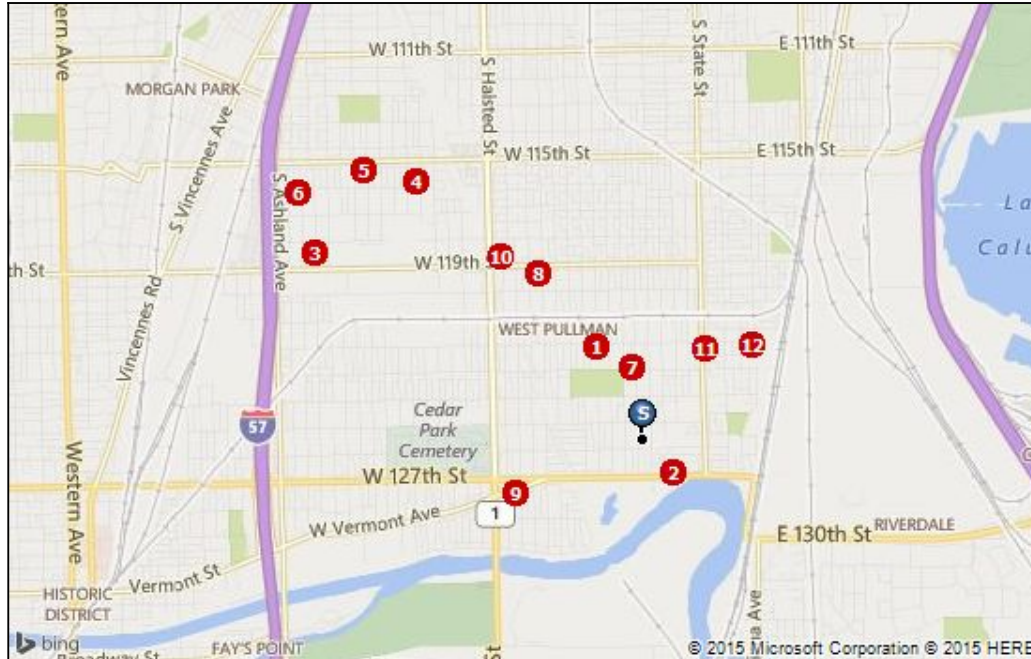
Garage Details: None/NA

Age: 51-100 Years, 51-60 Years

Exterior Building Type: Brick

Elementary Sch Dist: 299

High Sch Dist: 299



Key	MLS #	Status	Address	Beds	# Full Baths	# Half Baths	Price
1)	08970086	CLSD	12207 S STEWART AVE	3	1	1	\$85,019
2)	08993186	CLSD	112 W 127th ST	3	1	1	\$84,000
3)	08978584	CLSD	11826 S Bishop ST	3	2	0	\$61,198
4)	09050938	CTG	11550 S Carpenter ST	3	2	0	\$90,000
5)	08890096	CTG	11518 S Elizabeth ST	3	1	1	\$75,000
6)	09042439	PEND	11606 S Laflin ST	3	1	0	\$57,500
7)	09008547	ACTV	12254 S Yale AVE	3	1	0	\$91,500
8)	09019688	ACTV	11918 S Wallace ST	3	1	0	\$87,000
9)	09058528	ACTV	711 W Vermont AVE	3	1	0	\$82,000
10)	08913183	PCHG	735 W 118th PL	3	1	0	\$72,900
11)	08957393	ACTV	12213 S State ST	3	1	0	\$69,900
12)	08956677	ACTV	165 E 122nd ST	3	1	0	\$61,200

Market Analysis Summary

Recently Sold/Properly Priced

Comparables

MLS #	Stat	Address	List Price	Sold Pr	Clsd Dt	# Rms	Beds	Baths	LMT	MT
08970086	CLSD	12207 S STEWART AVE	\$64,900	\$85,019 (F)	09/08/2015	7	3	1.1	27	27
08993186	CLSD	112 W 127th ST	\$119,900	\$84,000	10/19/2015	7	3	1.1	13	13
08978584	CLSD	11826 S Bishop ST	\$59,900	\$61,198 (F)	10/19/2015	6	3	2	8	8

Statistics

Total Properties: 3

	List Price	Sold Pr	ASF	Beds	Baths	LMT	MT
Minimum	\$59,900	\$61,198	0	3	1.1	8	8
Maximum	\$119,900	\$85,019	2720	3	2	27	27
Average	\$81,567	\$76,739	1340	3	1	16	16

Sold properties closed averaging 94.08% of their Final List Price (FLP).
This reflects a 5.92% difference between property sale prices and their FLP's.

Market Analysis Summary (continued)

Pending Sale/Close Enough

Comparables

MLS #	Stat	Address	List Price	# Rms	Beds	Baths	LMT	MT
09050938	CTG	11550 S Carpenter ST	\$90,000	7	3	2	54	54
08890096	CTG	11518 S Elizabeth ST	\$75,000	6	3	1.1	221	404
09042439	PEND	11606 S Laflin ST	\$57,500	6	3	1	57	57

Statistics

Total Properties: 3

	List Price	ASF	Beds	Baths	LMT	MT
Minimum	\$57,500	900	3	1	54	54
Maximum	\$90,000	1200	3	2	221	404
Average	\$74,167	1000	3	1	111	172

Market Analysis Summary (continued)

Currently for Sale/Overpriced

Comparables




MLS #	Stat	Address	List Price	# Rms	Beds	Baths	LMT	MT
09008547	ACTV	12254 S Yale AVE	\$91,500	7	3	1	102	102
09019688	ACTV	11918 S Wallace ST	\$87,000	6	3	1	90	90
09058528	ACTV	711 W Vermont AVE	\$82,000	6	3	1	45	45
08913183	PCHG	735 W 118th PL	\$72,900	6	3	1	199	199
08957393	ACTV	12213 S State ST	\$69,900	5	3	1	157	157
08956677	ACTV	165 E 122nd ST	\$61,200	5	3	1	158	158

Statistics




Total Properties: 6

	List Price	ASF	Beds	Baths	LMT	MT
Minimum	\$61,200	966	3	1	45	45
Maximum	\$91,500	4059	3	1	199	199
Average	\$77,417	1541	3	1	125	125

Comparables

	Subject Property	Comp #1 Adjustment	Comp #2 Adjustment	Comp #3 Adjustment
	No Photo Available			
Address:	12535 S Yale AVE Chicago, Illinois 60628	12207 S STEWART AVE Chicago, Illinois 60628	112 W 127th ST Chicago, Illinois 60628	11826 S Bishop ST Chicago, Illinois 60643
Status:		CLSD	CLSD	CLSD
# Rooms:	8	7	7	6
Bedrooms:	3	3	3	3
# Full Baths:	1	1	1	2 \$-4000
# Half Baths:	0	1 \$-2500	1 \$-2500	0
Lot Size:	Less Than .25 Acre	Less Than .25 Acre	Oversized Chicago Lot	Less Than .25 Acre
Approx Sq Ft:	1008	2720	1300	0
Dining Room:			Combined w/ LivRm	
Living Room Size:	16x11	10X15	14X12	19X11 \$-250
Master Bedroom Size:	11x10	12X12	12X12 \$-250	11X10
Basement Description:	Partially Finished	Unfinished	Finished	Partially Finished
Garage Type:	None	Detached	Detached	Detached
Garage Details:	None/NA	\$-7000	\$-7000	\$-7000
Parking Details:			Driveway	
Age:	51-100 Years, 51-60 Years	100+ Years	51-60 Years	51-60 Years
Exterior Building Type:	Brick	Brick	Aluminum Siding, Brick	Vinyl Siding, Brick
Elementary Sch Dist:	299	299	299	299
High Sch Dist:	299	299	299	299
Total Adjustments:		\$-9500	\$-9750	\$-11250
Adjusted Price:		\$75519	\$74250	\$49948

Comparables (continued)

	Subject Property	Comp #4 Adjustment	Comp #5 Adjustment	Comp #6 Adjustment
	No Photo Available			
Address:	12535 S Yale AVE Chicago, Illinois 60628	11550 S Carpenter ST Chicago, Illinois 60643	11518 S Elizabeth ST Chicago, Illinois 60643	11606 S Laflin ST Chicago, Illinois 60643
Status:		CTG	CTG	PEND
# Rooms:	8	7	6	6
Bedrooms:	3	3	3	3
# Full Baths:	1	2 \$-4000	1	1
# Half Baths:	0	0	1 \$-2500	0
Lot Size:	Less Than .25 Acre	Less Than .25 Acre	Less Than .25 Acre	Less Than .25 Acre
Approx Sq Ft:	1008	900	900	1200
Dining Room:		Separate		
Living Room Size:	16x11	19X11 \$-250	18X11	19X12 \$-250
Master Bedroom Size:	11x10	16X13	11X12	15X10
Basement Description:	Partially Finished	Finished	Partially Finished	Unfinished
Garage Type:	None	Detached	Detached	Detached
Garage Details:	None/NA	Transmitter(s) \$-7000	\$-7000	\$-7000
Parking Details:				
Age:	51-100 Years, 51-60 Years	51-60 Years	41-50 Years	51-60 Years
Exterior Building Type:	Brick	Brick	Brick	Brick
Elementary Sch Dist:	299	299	299	299
High Sch Dist:	299	299	299	299
Total Adjustments:		\$-11250	\$-9500	\$-7250
Adjusted Price:		\$78750	\$65500	\$50250

Comparables (continued)

	Subject Property	Comp #7 Adjustment	Comp #8 Adjustment	Comp #9 Adjustment
	No Photo Available			
Address:	12535 S Yale AVE Chicago, Illinois 60628	12254 S Yale AVE Chicago, Illinois 60628	11918 S Wallace ST Chicago, Illinois 60628	711 W Vermont AVE Chicago, Illinois 60628
Status:		ACTV	ACTV	ACTV
# Rooms:	8	7	6	6
Bedrooms:	3	3	3	3
# Full Baths:	1	1	1	1
# Half Baths:	0	0	0	0
Lot Size:	Less Than .25 Acre	.25-.49 Acre	Less Than .25 Acre	Less Than .25 Acre
Approx Sq Ft:	1008	4059	966	988
Dining Room:		Combined w/ LivRm	Combined w/ LivRm	
Living Room Size:	16x11	18X13 \$-250	15X11	17X12 \$-250
Master Bedroom Size:	11x10	12X12 \$-250	16X10 \$-500	14X10
Basement Description:	Partially Finished	Partially Finished	Unfinished	Finished
Garage Type:	None	Detached	Detached	Detached
Garage Details:	None/NA	Garage Door Opener(s), 7 Foot or more high garage door \$-7000	\$-7000	\$-7000
Parking Details:				
Age:	51-100 Years, 51-60 Years	61-70 Years	91-100 Years	51-60 Years
Exterior Building Type:	Brick	Brick	Brick	Brick
Elementary Sch Dist:	299	299	299	299
High Sch Dist:	299	299	299	299
Total Adjustments:		\$-7500	\$-7500	\$-7250
Adjusted Price:		\$84000	\$79500	\$74750

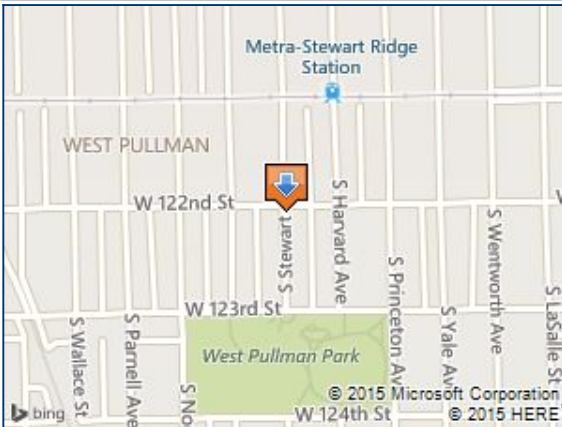
Comparables (continued)

	Subject Property	Comp #10	Adjustment	Comp #11	Adjustment	Comp #12	Adjustment
	No Photo Available						
Address:	12535 S Yale AVE Chicago, Illinois 60628	735 W 118th PL Chicago, Illinois 60628		12213 S State ST Chicago, Illinois 60628		165 E 122nd ST Chicago, Illinois 60628	
Status:		PCHG		ACTV		ACTV	
# Rooms:	8	6		5		5	
Bedrooms:	3	3		3		3	
# Full Baths:	1	1		1		1	
# Half Baths:	0	0		0		0	
Lot Size:	Less Than .25 Acre	Less Than .25 Acre		Less Than .25 Acre		.25-.49 Acre	
Approx Sq Ft:	1008	1040		1040		1150	
Dining Room:							
Living Room Size:	16x11	19X12		18X12		20X11	
Master Bedroom Size:	11x10	15X10		17X10		14X10	
Basement Description:	Partially Finished	Finished		Unfinished		Unfinished	
Garage Type:	None	Detached		Detached		Detached	
Garage Details:	None/NA	Garage Door Opener(s)	\$-7000	\$-7000		\$-7000	
Parking Details:							
Age:	51-100 Years, 51-60 Years	51-60 Years		51-60 Years		51-60 Years	
Exterior Building Type:	Brick	Brick		Brick		Brick	
Elementary Sch Dist:	299	299		299		299	
High Sch Dist:	299	299		299		299	
Total Adjustments:			\$-7000		\$-7000		\$-7000
Adjusted Price:			\$65900		\$62900		\$54200



Detached Single MLS #: **08970086** List Price: **\$64,900**
 Status: **CLSD** List Date: **07/01/2015** Orig List Price: **\$64,900**
 Area: **8053** List Dt Rec: **07/01/2015** Sold Price: **\$85,019 (F)**
 Address: **12207 S Stewart Ave , Chicago, Illinois 60628**
 Directions: **122ND STEWART EAST OF HALSTED; WEST OF STATE**
 Lst. Mkt. Time: **27**
 Closed: **09/08/2015** Contract: **07/27/2015** Points:
 Off Market: **07/27/2015** Financing: **Conventional** Contingency:
 Year Built: **1910** Blt Before 78: **Yes** Curr. Leased: **No**
 Dimensions: **10762 SQ.FT.**
 Ownership: **Fee Simple** Subdivision:
 Corp Limits: **Chicago** Township: **Lake** Model:
 Coordinates: **S:12207** # Fireplaces:
W:400
 Rooms: **7** Bathrooms: **1 / 1** Parking: **Garage**
 (full/half):
 Bedrooms: **3** Master Bath: **None** # Spaces: **Gar:2**
 Basement: **Full** Bsmnt. Bath: **No** Parking Incl. **Yes**
 In Price:

Utility Costs:



Remarks: **SPACIOUS, 2 STORY HOME ON QUIET STREET. 3 BEDROOMS, 1.1 BATHS, HARDWOOD FLOORS, FULL BASEMENT, 2 CAR GARAGE, LARGE LOT. THIS PROPERTY IS ELIGIBLE UNDER THE FREDDIE MAC FIRST LOOK INITIATIVE FOR HOMEOWNER THROUGH 7/20/2015.**

School Data

Elementary: **(299)**
 Junior High: **(299)**
 High School: **(299)**
 Other:

Assessments

Amount: **\$0**
 Frequency: **Not Applicable**

Tax

Amount: **\$2,400**
 PIN: **25282240030000 (Map)**

Miscellaneous

Waterfront: **No**
 Appx SF: **2720**
 SF Source: **Assessor**
 Acreage: **0.2471**

Special Assessments: **No**
 Special Service Area: **No**
 Master Association: **No**

Mult PINs:
 Tax Year: **2013**
 Tax Exmps: **None**

Room Name	Size	Level	Flooring	Win Trmt	Room Name	Size	Level	Flooring	Win Trmt
Living Room	10X15	Main Level			Master Bedroom	12X12	2nd Level		
Dining Room	10X15	Main Level			2nd Bedroom	10X12	2nd Level		
Kitchen	10X12	Main Level			3rd Bedroom	10X12	2nd Level		
Family Room		Not Applicable			4th Bedroom				
Laundry Room									
Den	9X10	Main Level							

Interior Property Features:

Exterior Property Features:

Age: **100+ Years**

Type: **2 Stories**

Style:

Exterior: **Brick**

Air Cond: **None**

Heating: **Gas**

Kitchen:

Appliances:

Dining:

Attic:

Basement Details: **Unfinished**

Bath Amn:

Fireplace Details:

Fireplace Location:

Electricity:

Equipment:

Additional Rooms: **Den**

Garage Ownership: **Owned**

Garage On Site: **Yes**

Garage Type: **Detached**

Garage Details:

Parking Ownership:

Parking On Site:

Parking Details:

Driveway:

Foundation:

Exst Bas/Fnd:

Disability Access: **No**

Disability Details:

Exposure:

Lot Size: **Less Than .25 Acre**

Lot Desc:

Roof:

Sewer: **Sewer-Public**

Water: **Public**

Const Opts:

General Info: **None**

Amenities:

Asmt Incl: **None**

HERS Index Score:

Green Discl:

Green Rating Source:

Green Feats:

Sale Terms: **Cash Only**

Possession: **Closing**

Occ Date:

Addl. Sales Info.: **REO/Lender Owned**

Agent Owned/Interest: **No**

Copyright 2015 MRED LLC - The accuracy of all information, regardless of source, including but not limited to square footages and lot sizes, is deemed reliable but not guaranteed and should be personally verified through personal inspection by and/or with the appropriate professionals.

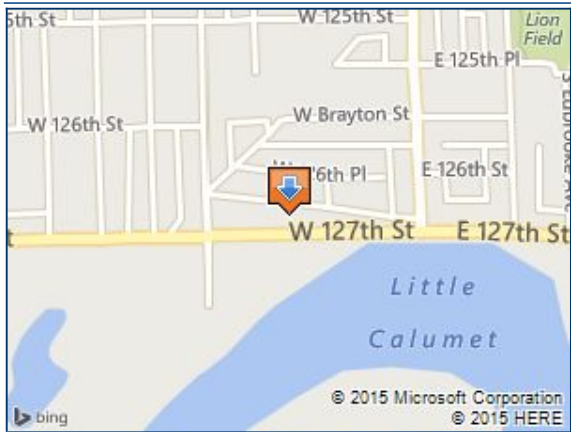
MLS #: 08970086

Prepared By: Dave Weinert | Century 21 Affiliated | 11/20/2015 07:23 PM



Detached Single
 Status: **CLSD** MLS #: **08993186** List Price: **\$119,900**
 Area: **8053** List Date: **07/22/2015** Orig List Price: **\$119,900**
 Address: **112 W 127th St, Chicago, Illinois 60628** Sold Price: **\$84,000**
 Directions: **127th St. West of Ashland**
 Closed: **10/19/2015** Contract: **08/03/2015** Lst. Mkt. Time: **13**
 Off Market: **08/03/2015** Financing: **FHA** Points:
 Year Built: **UNK** Blt Before 78: **Yes** Contingency:
 Dimensions: **40X129** Subdivision: Model: **Split Level**
 Ownership: **Fee Simple** Township: **South Chicago** County: **Cook**
 Corp Limits: **Chicago** # Fireplaces:
 Coordinates: **S:127 W:100** Bathrooms: **1 / 1** Parking: **Garage, Exterior Space(s)**
 Rooms: **7** (full/half):
 Bedrooms: **3** Master Bath: **None** # Spaces: **Gar:2 Ext:2**
 Basement: **Full** Bsmnt. Bath: **No** Parking Incl. **Yes**
 In Price:

Utility Costs:



Remarks: **Cute Split level in very nice condition, updated kitchen and 1 1/2 bathrooms, finished basement, side drive and a two car garage, great buy.**

School Data

Elementary: **(299)**
 Junior High: **(299)**
 High School: **(299)**
 Other:

Assessments

Amount: **\$0**
 Frequency: **Not Applicable**

Special Assessments: **No**
 Special Service Area: **No**
 Master Association: **No**

Tax

Amount: **\$1,400**
 PIN: **25284280250000**
 (Map)
 Mult PINs: **No**
 Tax Year: **2014**
 Tax Exmps: **Senior, Senior Freeze**

Miscellaneous

Waterfront: **No**
 Appx SF: **1300**
 SF Source: **Estimated**
 Acreage:

Room Name	Size	Level	Flooring	Win Trmt	Room Name	Size	Level	Flooring	Win Trmt
Living Room	14X12	Main Level			Master Bedroom	12X12	2nd Level	Wood Laminate	
Dining Room	12X10	Main Level			2nd Bedroom	12X11	2nd Level	Wood Laminate	
Kitchen	12X12	Main Level			3rd Bedroom	11X10	2nd Level	Wood Laminate	
Family Room	14X17	Basement			4th Bedroom		Not Applicable	Wood Laminate	
Laundry Room	12X10	Basement							

Interior Property Features:

Exterior Property Features:

Age: **51-60 Years**
 Type: **Split Level**
 Style: **Tri-Level**
 Exterior: **Aluminum Siding, Brick**
 Air Cond: **Central Air**
 Heating: **Gas, Forced Air**
 Kitchen: **Eating Area-Breakfast Bar, Island**
 Appliances: **Oven/Range, Dishwasher**
 Dining: **Combined w/ LivRm**
 Attic:
 Basement Details: **Finished**
 Bath Amn:
 Fireplace Details:
 Fireplace Location:
 Electricity:
 Equipment:

Additional Rooms: **No additional rooms**
 Garage Ownership: **Owned**
 Garage On Site: **Yes**
 Garage Type: **Detached**
 Garage Details:
 Parking Ownership: **Owned**
 Parking On Site: **Yes**
 Parking Details: **Driveway**
 Driveway:
 Foundation:
 Exst Bas/Fnd:
 Disability Access: **No**
 Disability Details:
 Exposure:
 Lot Size: **Oversized Chicago Lot**
 Lot Desc:

Roof:
 Sewer: **Sewer-Public**
 Water: **Public**
 Const Opts:
 General Info: **None**
 Amenities:
 Asmt Ind: **None**
 HERS Index Score:
 Green Discl:
 Green Rating Source:
 Green Feats:
 Sale Terms:
 Possession: **Closing**
 Occ Date:
 Addl. Sales Info.: **None**
 Agent Owned/Interest: **Yes**

Copyright 2015 MRED LLC - The accuracy of all information, regardless of source, including but not limited to square footages and lot sizes, is deemed reliable but not guaranteed and should be personally verified through personal inspection by and/or with the appropriate professionals.

MLS #: 08993186

Prepared By: Dave Weinert | Century 21 Affiliated | 11/20/2015 07:23 PM



Detached Single

Status: **CLSD**
 Area: **8053**
 Address: **11826 S Bishop St, Chicago, Illinois 60643**
 Directions: **Ashland to 118th St, east to Bishop.**

MLS #: **08978584**

List Date: **07/08/2015**
 List Dt Rec: **07/10/2015**

List Price: **\$59,900**
 Orig List Price: **\$59,900**
 Sold Price: **\$61,198 (F)**

Closed: **10/19/2015**
 Off Market: **07/15/2015**
 Year Built: **1963**

Contract: **07/15/2015**
 Financing: **Conventional**
 Blt Before 78: **Yes**

Lst. Mkt. Time: **8**
 Points:
 Contingency:
 Curr. Leased:

Dimensions: **.15 ACRE**
 Ownership: **Fee Simple**
 Corp Limits: **Chicago**
 Coordinates: **S:11800 W:1400**
 Rooms: **6**

Subdivision:
 Township: **Lake**

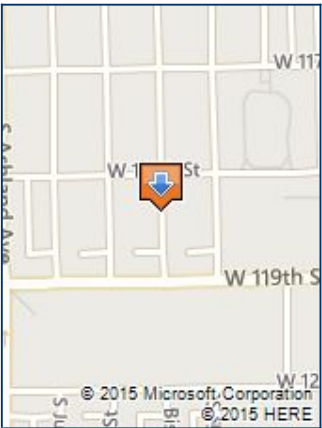
Model:
 County: **Cook**
 # Fireplaces:
 Parking: **Garage**

Bedrooms: **3+1 bsmt**
 Basement: **Full**

Bathrooms: **2 / 0**
 (full/half):
 Master Bath: **None**
 Bsmnt. Bath: **Yes**

Spaces: **Gar:1**
 Parking Incl. **Yes**
 In Price:

Utility Costs:



Remarks: **Functional & stylish West Pullman 4 bed 2bath flat featuring detached 2 car garage and nice yard. Can be used for a larger or 2 families. Nearby parks include Cooper Park, Park Number 439 and Morgan Field Park. Walk to everything. Sold AS-IS. MUST USE OFFER PACKET IN ADDITIONAL DOCS PRIOR TO OFFER BEING PRESENTED.**

School Data

Elementary: **(299)**
 Junior High: **(299)**
 High School: **(299)**
 Other:

Assessments

Amount: **\$0**
 Frequency: **Not Applicable**
 Special Assessments: **No**
 Special Service Area: **No**
 Master Association: **No**

Tax

Amount: **\$951.32**
 PIN: **25203230230000 (Map)**
 Mult PINs:
 Tax Year: **2013**
 Tax Exmps:

Miscellaneous

Waterfront: **No**
 Appx SF: **0**
 SF Source: **Not Reported**
 Acreage: **0.0861**

Room Name	Size	Level	Flooring	Win Trmt	Room Name	Size	Level	Flooring	Win Trmt
Living Room	19X11	Main Level			Master Bedroom	11X10	2nd Level		
Dining Room		Not Applicable			2nd Bedroom	10X10	2nd Level		
Kitchen	16X10	Main Level			3rd Bedroom	10X10	2nd Level		
Family Room		Not Applicable			4th Bedroom	10X10	Basement		
Laundry Room									

Interior Property Features:

Exterior Property Features:

Age: **51-60 Years**
 Type: **2 Stories**
 Style:
 Exterior: **Vinyl Siding, Brick**
 Air Cond: **Central Air**
 Heating: **Gas**
 Kitchen:
 Appliances:
 Dining:
 Attic:
 Basement Details: **Partially Finished**
 Bath Amn:
 Fireplace Details:
 Fireplace Location:
 Electricity:
 Equipment:

Additional Rooms: **No additional rooms**
 Garage Ownership: **Owned**
 Garage On Site: **Yes**
 Garage Type: **Detached**
 Garage Details:
 Parking Ownership:
 Parking On Site:
 Parking Details:
 Driveway:
 Foundation:
 Exst Bas/Fnd:
 Disability Access: **No**
 Disability Details:
 Exposure:
 Lot Size: **Less Than .25 Acre**
 Lot Desc:

Roof:
 Sewer: **Sewer-Public**
 Water: **Public**
 Const Opts:
 General Info: **None**
 Amenities:
 Asmt Incl: **None**
 HERS Index Score:
 Green Discl:
 Green Rating Source:
 Green Feats:
 Sale Terms:
 Possession: **Closing**
 Occ Date:
 Addl. Sales Info.: **None**
 Agent Owned/Interest: **No**

Copyright 2015 MRED LLC - The accuracy of all information, regardless of source, including but not limited to square footages and lot sizes, is deemed reliable but not guaranteed and should be personally verified through personal inspection by and/or with the appropriate professionals.

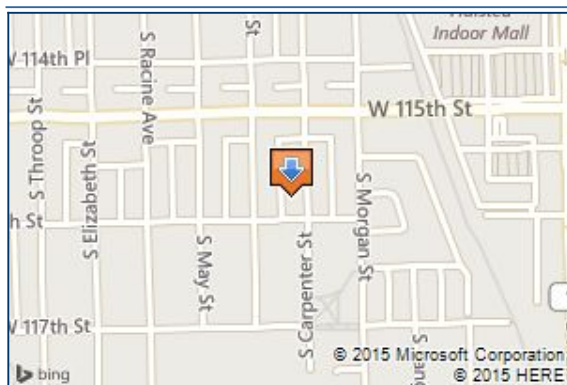
MLS #: 08978584

Prepared By: Dave Weinert | Century 21 Affiliated | 11/20/2015 07:23 PM



Detached Single MLS #: **09050938** List Price: **\$90,000**
 Status: **CTG** List Date: **09/28/2015** Orig List Price: **\$90,000**
 Area: **8053** List Dt Rec: **09/29/2015** Sold Price:
 Address: **11550 S Carpenter St, Chicago, Illinois 60643**
 Directions: **115th Street E or W to Carpenter (1000 West) S to Home**
 Closed: Contract: **10/23/2015** Lst. Mkt. Time: **54**
 Off Market: Financing: Points:
 Year Built: **1959** Blt Before 78: **Yes** Contingency: **CTGO**
 Dimensions: **30X125** Subdivision: Model:
 Ownership: **Fee Simple** Township: **Lake** County: **Cook**
 Corp Limits: **Chicago** # Fireplaces:
 Coordinates: **S:11550 W:1000**
 Rooms: **7** Bathrooms: **2 / 0** Parking: **Garage**
 (full/half):
 Bedrooms: **3** Master Bath: **None** # Spaces: **Gar:2**
 Basement: **Full** Bsmnt. Bath: **Yes** Parking Incl. **Yes**
 In Price:

Utility Costs: **Elec. - \$831.93/yr,\$69.33/mo; Gas - \$1545.69/yr,\$128.81/mo**



Remarks: **Pristine Raised Ranch *HARDWOOD FLOORS UNDER CARPET* MASTER BEDROOM SUITE* SEPERATE DINING ROOM* NEW KITCHEN CABINETS* * FINISHED BASEMENT W/BAR* Pride of Ownership! Not a Short Sale or Foreclosure- SOLD "AS IS" Seller offering 1yr AHS-HOME WARRANTY**

School Data

Elementary: **(299)**
 Junior High: **(299)**
 High School: **(299)**
 Other:

Assessments

Amount: **\$0**
 Frequency: **Not Applicable**

Tax

Amount: **\$1,218.74**
 PIN: **25204020380000**
 (Map)
 Mult PINs:
 Tax Year: **2013**
 Tax Exmps: **Homeowner, Senior**

Miscellaneous

Waterfront: **No**
 Appx SF: **900**
 SF Source: **Assessor**
 Acreage: **0.0861**

Special Assessments: **No**
 Special Service Area: **No**
 Master Association: **No**

Room Name	Size	Level	Flooring	Win Trmt	Room Name	Size	Level	Flooring	Win Trmt
Living Room	19X11	Main Level	Carpet		Master Bedroom	16X13	Main Level	Carpet	
Dining Room	12X10	Main Level	Carpet		2nd Bedroom	10X9	Main Level	Carpet	
Kitchen	16X10	Main Level	Carpet		3rd Bedroom	10X9	Main Level	Carpet	
Family Room	32X18	Basement	Other		4th Bedroom		Not Applicable		
Laundry Room	18X9	Basement	Other						

Interior Property Features: **Bar-Dry, Hardwood Floors, 1st Floor Full Bath**

Exterior Property Features:

Age: 51-60 Years	Additional Rooms: No additional rooms	Roof:
Type: Raised Ranch	Garage Ownership: Owned	Sewer: Sewer-Public
Style:	Garage On Site: Yes	Water: Lake Michigan
Exterior: Brick	Garage Type: Detached	Const Opts:
Air Cond: Central Air	Garage Details: Transmitter(s)	General Info: Commuter Bus
Heating: Gas	Parking Ownership:	Amenities: Park/Playground, Curbs/Gutters, Sidewalks, Street Lights, Street Paved
Kitchen: Eating Area-Breakfast Bar	Parking On Site:	Asmt Incl: None
Appliances: Oven/Range, Microwave, Refrigerator	Parking Details:	HERS Index Score:
Dining: Separate	Driveway:	Green Discl:
Attic:	Foundation:	Green Rating Source:
Basement Details: Finished	Exst Bas/Fnd:	Green Feats:
Bath Amn:	Disability Access: No	Sale Terms:
Fireplace Details:	Disability Details:	Possession: Immediate
Fireplace Location:	Exposure:	Occ Date:
Electricity:	Lot Size: Less Than .25 Acre	Addl. Sales Info.: None
Equipment:	Lot Desc:	Agent Owned/Interest: No

Copyright 2015 MRED LLC - The accuracy of all information, regardless of source, including but not limited to square footages and lot sizes, is deemed reliable but not guaranteed and should be personally verified through personal inspection by and/or with the appropriate professionals.

MLS #: 09050938

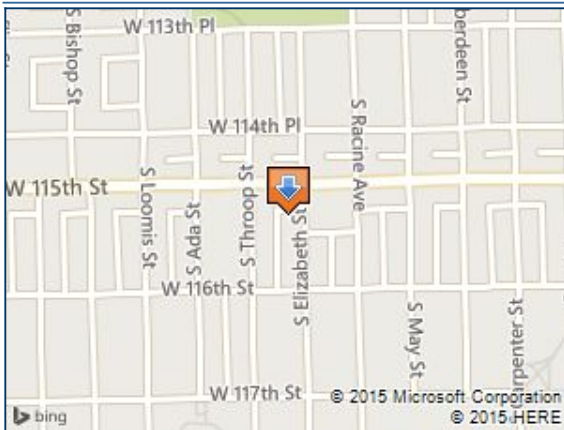
Prepared By: Dave Weinert | Century 21 Affiliated | 11/20/2015 07:23 PM



Detached Single

MLS #: **08890096** List Price: **\$75,000**
 Status: **CTG** List Date: **04/14/2015** Orig List Price: **\$82,000**
 Area: **8053** List Dt Rec: **04/14/2015** Sold Price:
 Address: **11518 S Elizabeth St, Chicago, Illinois 60643**
 Directions: **115th Street, East of Ashland Ave, West of Halsted Street, then South on Elizabeth to address**
 Closed: Contract: **10/26/2015** Lst. Mkt. Time: **221**
 Off Market: Financing: Points:
 Year Built: **1965** Blt Before 78: **Yes** Contingency: **A/I**
 Dimensions: **3750 SQ FEET** Curr. Leased:
 Ownership: **Fee Simple** Subdivision: Model:
 Corp Limits: **Chicago** Township: **Lake** County: **Cook**
 Coordinates: **S:11518 W:1232** # Fireplaces:
 Rooms: **6** Bathrooms: **1 / 1** (full/half): Parking: **Garage**
 Bedrooms: **3+1 bsmt** Master Bath: **None** # Spaces: **Gar:2.5**
 Basement: **Full** Bsmnt. Bath: **Yes** Parking Incl. **Yes**
 In Price:

Utility Costs:



Remarks: **Well cared for and maintained property in desired Maple Park Community within walking distance of the Kroc Center and Marshfield Shopping Plaza. 3 bedrooms 1 full bath on main level. 1 bedroom and half bath in basement. Hardwood floors throughout. All appliances included. Sold as Is**

School Data

Elementary: **Whistler (299)**
 Junior High: **(299)**
 High School: **(299)**
 Other:

Assessments

Amount: **\$0**
 Frequency: **Not Applicable**

Tax

Amount: **\$1,433.42**
 PIN: **25203060270000**
 (Map)

Miscellaneous

Waterfront: **No**
 Appx SF: **900**
 SF Source: **Assessor**
 Acreage: **0.0861**

Special Assessments: **No**
 Special Service Area: **No**
 Master Association: **No**
 Mult PINs: **No**
 Tax Year: **2013**
 Tax Exmps: **None**

Room Name	Size	Level	Flooring	Win Trmt	Room Name	Size	Level	Flooring	Win Trmt
Living Room	18X11	Main Level			Master Bedroom	11X12	Main Level		
Dining Room		Not Applicable			2nd Bedroom	11X10	Main Level		
Kitchen	16X10	Main Level			3rd Bedroom	10X10	Main Level		
Family Room		Not Applicable			4th Bedroom	13X11	Basement		
Laundry Room									

Interior Property Features:

Exterior Property Features:

Age: 41-50 Years	Additional Rooms: No additional rooms	Roof:
Type: 1 Story	Garage Ownership: Owned	Sewer: Sewer-Public
Style: Ranch	Garage On Site: Yes	Water: Lake Michigan
Exterior: Brick	Garage Type: Detached	Const Opts:
Air Cond: Central Air	Garage Details:	General Info: Commuter Bus
Heating: Gas	Parking Ownership:	Amenities:
Kitchen: Eating Area-Table Space	Parking On Site:	Asmt Incl: None
Appliances: Oven/Range, Refrigerator, Freezer, Washer, Dryer, Disposal	Parking Details:	HERS Index Score:
Dining:	Driveway:	Green Discl:
Attic:	Foundation:	Green Rating Source:
Basement Details: Partially Finished	Exst Bas/Fnd:	Green Feats:
Bath Amn:	Disability Access: No	Sale Terms:
Fireplace Details:	Disability Details:	Possession: Closing
Fireplace Location:	Exposure:	Occ Date:
Electricity:	Lot Size: Less Than .25 Acre	Addl. Sales Info.: None
Equipment:	Lot Desc:	Agent Owned/Interest: No

Copyright 2015 MRED LLC - The accuracy of all information, regardless of source, including but not limited to square footages and lot sizes, is deemed reliable but not guaranteed and should be personally verified through personal inspection by and/or with the appropriate professionals.

MLS #: 08890096

Prepared By: Dave Weinert | Century 21 Affiliated | 11/20/2015 07:23 PM



Detached Single

Status: **PEND**
 Area: **8053**
 Address: **11606 S Laflin St, Chicago, Illinois 60643**
 Directions: **116 EAST TO LAFLIN - NORTH TO PROPERTY.**

MLS #: **09042439**

List Date: **09/18/2015**
 List Dt Rec: **09/18/2015**

List Price: **\$57,500**
 Orig List Price: **\$65,000**
 Sold Price:

Closed:
 Off Market: **11/13/2015**
 Year Built: **1959**

Contract: **11/13/2015**
 Financing:
 Blt Before 78: **Yes**

Lst. Mkt. Time: **57**
 Points:
 Contingency:
 Curr. Leased:

Dimensions: **25 X 150**
 Ownership: **Fee Simple**
 Corp Limits: **Chicago**
 Coordinates: **S:11606 W:1500**
 Rooms: **6**

Subdivision:
 Township: **South Chicago**

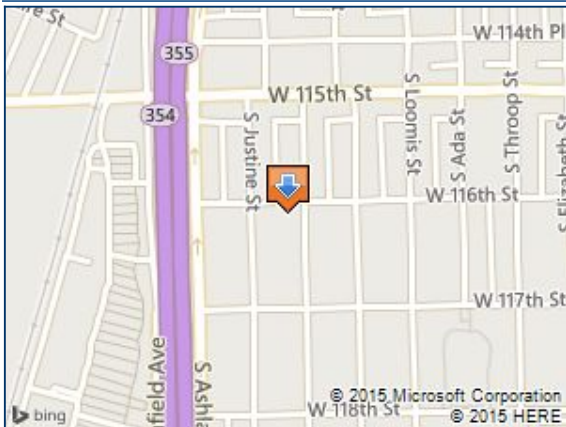
Model:
 County: **Cook**
 # Fireplaces:
 Parking: **Garage**

Bedrooms: **3**
 Basement: **Full**

Bathrooms: **1 / 0**
 (full/half):
 Master Bath: **None**
 Bsmnt. Bath: **No**

Spaces: **Gar:2**
 Parking Incl. **Yes**
 In Price:

Utility Costs:



Remarks: **BEAUTIFULL 3 BR BRICK RANCH WITH HARDWOOD FLOORS, SPACIOUS ROOMS, AND UPDATED BATHROOM AND KITCHEN. THE HOUSE ALSO HAS A FULL BSMT AND A FENCED YARD. THE PROPERTY IS CONVENIENTLY LOCATED NEAR SHOPPING/RESTAURANTS AND HIGHWAY I57. "QUIET RESIDENTIAL BLOCK" Short Sale Approved.**

School Data

Elementary: **(299)**
 Junior High: **(299)**
 High School: **(299)**
 Other:

Assessments

Amount: **\$0**
 Frequency: **Not Applicable**

Tax

Amount: **\$1,754.46**
 PIN: **25203080230000**
 (Map)

Miscellaneous

Waterfront: **Yes**
 Appx SF: **1200**
 SF Source: **Landlord/Tenant/Seller**
 Acreage: **0.0861**

Special Assessments: **No**
 Special Service Area: **No**
 Master Association: **No**

Mult PINs:
 Tax Year: **2013**
 Tax Exmps:

Room Name	Size	Level	Flooring	Win Trmt	Room Name	Size	Level	Flooring	Win Trmt
Living Room	19X12	Main Level			Master Bedroom	15X10	Main Level		
Dining Room	9X8	Main Level			2nd Bedroom	11X10	Main Level		
Kitchen	9X8	Main Level			3rd Bedroom	12X9	Main Level		
Family Room		Not Applicable			4th Bedroom		Not Applicable		
Laundry Room									

Interior Property Features:

Exterior Property Features:

Age: **51-60 Years**

Type: **1 Story**

Style:

Exterior: **Brick**

Air Cond: **Central Air**

Heating: **Gas, Forced Air**

Kitchen:

Appliances:

Dining:

Attic:

Basement Details: **Unfinished**

Bath Amn:

Fireplace Details:

Fireplace Location:

Electricity:

Equipment:

Additional Rooms: **No additional rooms**

Garage Ownership: **Owned**

Garage On Site: **Yes**

Garage Type: **Detached**

Garage Details:

Parking Ownership:

Parking On Site:

Parking Details:

Driveway:

Foundation:

Exst Bas/Fnd:

Disability Access: **No**

Disability Details:

Exposure:

Lot Size: **Less Than .25 Acre**

Lot Desc:

Roof:

Sewer: **Sewer-Public**

Water: **Lake Michigan**

Const Opts:

General Info: **None**

Amenities:

Asmt Incl: **None**

HERS Index Score:

Green Discl:

Green Rating Source:

Green Feats:

Sale Terms:

Possession: **Specific Date**

Occ Date:

Addl. Sales Info.: **None**

Agent Owned/Interest: **No**

Copyright 2015 MRED LLC - The accuracy of all information, regardless of source, including but not limited to square footages and lot sizes, is deemed reliable but not guaranteed and should be personally verified through personal inspection by and/or with the appropriate professionals.

MLS #: 09042439

Prepared By: Dave Weinert | Century 21 Affiliated | 11/20/2015 07:23 PM



Detached Single

Status: **ACTV**
 Area: **8053**
 Address: **12254 S Yale Ave South East, Chicago, Illinois 60628**
 Directions: **119th street east or west to Yale, south to address**

MLS #: **09008547**
 List Date: **08/11/2015**
 List Dt Rec: **08/11/2015**

List Price: **\$91,500**
 Orig List Price: **\$125,000**
 Sold Price:

Closed:
 Off Market:
 Year Built: **1950**
 Dimensions: **25X125**
 Ownership: **Fee Simple**
 Corp Limits: **Chicago**
 Coordinates: **S:122 W:200**
 Rooms: **7**

Contract:
 Financing:
 Blt Before 78: **Yes**

Subdivision:
 Township: **Hyde Park**

Bathrooms **1 / 0**
 (full/half):
 Master Bath: **None**
 Bsmnt. Bath: **No**

Bedrooms: **3**
 Basement: **Full**

Lst. Mkt. Time: **102**
 Points:
 Contingency:
 Curr. Leased: **No**

Model:
 County: **Cook**
 # Fireplaces:
 Parking: **Garage**

Spaces: **Gar:2**
 Parking Incl. **Yes**
 In Price:

Utility Costs:



Remarks: **Very nice 3+ bedroom ranch home. Hardwood floors through out. Semi finished basement. Enclosed back porch. 21/2 car oversized door garage. Bring your pre qualified buyers. short sale approved by bank. PRICED REDUCED FOR QUICK SALE**

School Data

Elementary: **(299)**
 Junior High: **(299)**
 High School: **(299)**
 Other:

Assessments

Amount: **\$0**
 Frequency: **Not Applicable**
 Special Assessments: **No**
 Special Service Area: **No**
 Master Association: **No**

Tax

Amount: **\$1,147.86**
 PIN: **25282260370000 (Map)**
 Mult PINs:
 Tax Year: **2013**
 Tax Exmps: **Homeowner**

Miscellaneous

Waterfront: **No**
 Appx SF: **4059**
 SF Source: **Other**
 Acreage: **0.0932**

Room Name	Size	Level	Flooring	Win Trmt	Room Name	Size	Level	Flooring	Win Trmt
Living Room	18X13	Main Level	Hardwood	Curtains/Drapes	Master Bedroom	12X12	Main Level	Carpet	
Dining Room	12X12	Main Level	Hardwood	Curtains/Drapes	2nd Bedroom	12X10	Main Level	Hardwood	Curtains/Drapes
Kitchen	15X10	Main Level	Vinyl		3rd Bedroom	12X10	Main Level	Carpet	Blinds
Family Room		Not Applicable			4th Bedroom		Not Applicable		
Laundry Room					Tandem Room	15X10	Main Level	Carpet	Blinds

Interior Property Features: **Hardwood Floors, 1st Floor Bedroom, 1st Floor Full Bath**

Exterior Property Features: **Screened Patio, Storms/Screens**

Age: **61-70 Years**
 Type: **1 Story**
 Style: **Ranch**
 Exterior: **Brick**
 Air Cond: **None**
 Heating: **Gas**
 Kitchen: **Eating Area-Table Space, Pantry-Closet**
 Appliances: **Dishwasher**
 Dining: **Combined w/ LivRm**
 Attic:
 Basement Details: **Partially Finished**
 Bath Arn:
 Fireplace Details:
 Fireplace Location:
 Electricity: **Circuit Breakers**
 Equipment:

Additional Rooms: **Tandem Room**
 Garage Ownership: **Owned**
 Garage On Site: **Yes**
 Garage Type: **Detached**
 Garage Details: **Garage Door Opener(s), 7 Foot or more high garage door**
 Parking Ownership:
 Parking On Site:
 Parking Details:
 Driveway: **Off Alley**
 Foundation: **Concrete**
 Exst Bas/Fnd:
 Disability Access: **No**
 Disability Details:
 Exposure: **E (East)**
 Lot Size: **.25-.49 Acre**
 Lot Desc:

Roof:
 Sewer: **Sewer-Public**
 Water: **Lake Michigan, Public**
 Const Opts:
 General Info: **None**
 Amenities: **Curbs/Gutters, Sidewalks**
 Asmt Incl: **None**
 HERS Index Score:
 Green Discl:
 Green Rating Source:
 Green Feats:
 Sale Terms: **Conventional, FHA, VA**
 Possession: **Closing**
 Occ Date:
 Addl. Sales Info.: **Short Sale, Pre-Foreclosure**
 Agent Owned/Interest: **No**

Copyright 2015 MRED LLC - The accuracy of all information, regardless of source, including but not limited to square footages and lot sizes, is deemed reliable but not guaranteed and should be personally verified through personal inspection by and/or with the appropriate professionals.

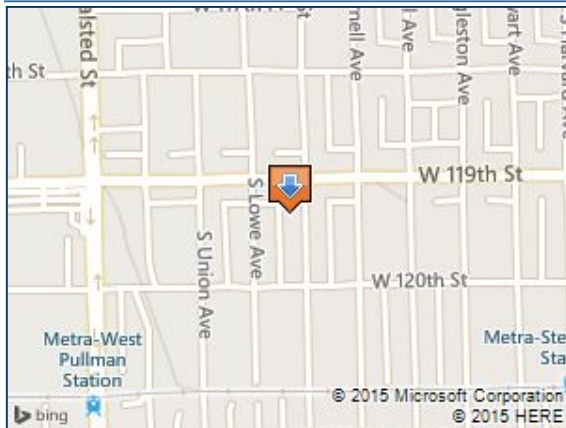
MLS #: 09008547

Prepared By: Dave Weinert | Century 21 Affiliated | 11/20/2015 07:23 PM



Detached Single MLS #: **09019688** List Price: **\$87,000**
 Status: **ACTV** List Date: **08/23/2015** Orig List Price: **\$115,000**
 Area: **8053** List Dt Rec: **08/23/2015** Sold Price:
 Address: **11918 S Wallace St , Chicago, Illinois 60628**
 Directions: **119th Street go east to Wallace then south to address.**
 Lst. Mkt. Time: **90**
 Closed: Contract: Points:
 Off Market: Financing: Contingency:
 Year Built: **1920** Blt Before 78: **Yes** Curr. Leased: **No**
 Dimensions: **4960** Subdivision: Model:
 Ownership: **Fee Simple** Township: **Lake** County: **Cook**
 Corp Limits: **Chicago** # Fireplaces:
 Coordinates: **S:11918 W:600**
 Rooms: **6** Bathrooms: **1 / 0** (full/half):
 Bedrooms: **3** Master Bath: **None** # Spaces: **Gar:2**
 Basement: **Full** Bsmnt. Bath: **No** Parking Incl. **Yes**
 In Price:

Utility Costs:



Remarks: **BIG PRICE REDUCTION!!! Great opportunity to own a newly rehabbed brick home at an affordable price. The home features an over sized lot, new roof, gutters & siding. Enclosed front and back porches and 2 car garage. Security system, new kitchen & bath, new ceiling fans, ceramic tile floors, tuck pointed, fenced yard, new windows and doors and much more. Close to shopping and public transportation. Seller very motivated and willing to help with closing cost. Seller will consider all offers.**

School Data

Elementary: **(299)**
 Junior High: **(299)**
 High School: **(299)**
 Other:

Assessments

Amount: **\$0**
 Frequency: **Not Applicable**

Tax

Amount: **\$885**
 PIN: **25281030290000**
 (Map)
 Mult PINs: **No**
 Tax Year: **2013**
 Tax Exmps:

Miscellaneous

Waterfront: **No**
 Appx SF: **966**
 SF Source: **Other**
 Acreage:

Special Assessments: **No**
 Special Service Area: **No**
 Master Association: **No**

Room Name	Size	Level	Flooring	Win Trmt	Room Name	Size	Level	Flooring	Win Trmt
Living Room	15X11	Main Level	Carpet	Blinds	Master Bedroom	16X10	Main Level	Carpet	Blinds
Dining Room	11X11	Main Level	Carpet	None	2nd Bedroom	11X10	Main Level	Carpet	Blinds
Kitchen	13X11	Main Level	Ceramic Tile	Blinds	3rd Bedroom	11X10	Main Level	Carpet	Blinds
Family Room		Not Applicable			4th Bedroom		Not Applicable		
Laundry Room									
Enclosed Porch	7X19	Main Level							

Interior Property Features:

Exterior Property Features:

Age: 91-100 Years, Recent Rehab	Additional Rooms: Enclosed Porch	Roof: Asphalt/Glass (Shingles)
Type: 1 Story	Garage Ownership: Owned	Sewer: Sewer-Public
Style: Bungalow	Garage On Site: Yes	Water: Lake Michigan
Exterior: Brick	Garage Type: Detached	Const Opts:
Air Cond: None	Garage Details:	General Info: None
Heating: Forced Air	Parking Ownership:	Amenities:
Kitchen:	Parking On Site:	Asmt Incl: None
Appliances:	Parking Details:	HERS Index Score:
Dining: Combined w/ LivRm	Driveway:	Green Discl:
Attic:	Foundation:	Green Rating Source:
Basement Details: Unfinished	Exst Bas/Fnd:	Green Feats:
Bath Amn:	Disability Access: No	Sale Terms: Conventional, FHA, VA
Fireplace Details:	Disability Details:	Possession: Closing
Fireplace Location:	Exposure:	Occ Date:
Electricity:	Lot Size: Less Than .25 Acre	Addl. Sales Info.: None
Equipment:	Lot Desc: Fenced Yard	Agent Owned/Interest: Yes

Copyright 2015 MRED LLC - The accuracy of all information, regardless of source, including but not limited to square footages and lot sizes, is deemed reliable but not guaranteed and should be personally verified through personal inspection by and/or with the appropriate professionals.

MLS #: 09019688

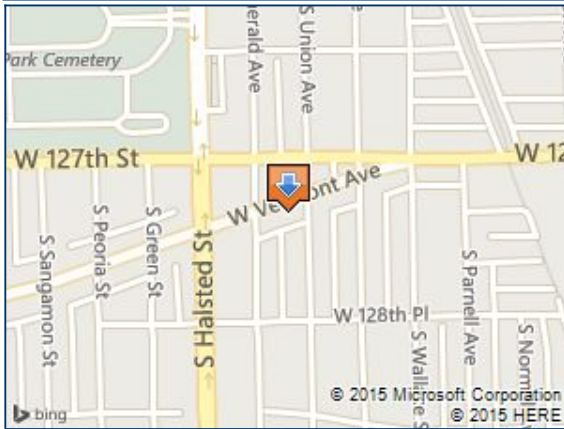
Prepared By: Dave Weinert | Century 21 Affiliated | 11/20/2015 07:23 PM



Detached Single MLS #: **09058528** List Price: **\$82,000**
 Status: **ACTV** List Date: **10/07/2015** Orig List Price: **\$89,900**
 Area: **8053** List Dt Rec: **10/07/2015** Sold Price:
 Address: **711 W Vermont Ave , Chicago, Illinois 60628**
 Directions: **Halsted to Vermont East to home**

Closed: Contract: Lst. Mkt. Time: **45**
 Off Market: Financing: Points:
 Year Built: **1955** Blt Before 78: **Yes** Contingency:
 Dimensions: **25 X 125** Subdivision: Model:
 Ownership: **Fee Simple** Township: **Lake** County: **Cook**
 Corp Limits: **Chicago** # Fireplaces:
 Coordinates: **S:12800 W:711** Rooms: **6** Bathrooms: **1 / 0** Parking: **Garage**
 (full/half):
 Bedrooms: **3** Master Bath: **None** # Spaces: **Gar:2**
 Basement: **Full** Bsmnt. Bath: **No** Parking Incl. **Yes**
 In Price:

Utility Costs:



Remarks: **Affordable Brick Ranch with Full finished basement, updated eat in kitchen, hardwood floors, new garage roof and siding. Fenced yard. Close to shopping, schools, parks and bus stop. In need of a little TLC. Great investment!!! Not a short sale or Foreclosure but SOLD As-Is!!**

School Data

Elementary: **(299)**
 Junior High: **(299)**
 High School: **(299)**
 Other:

Assessments

Amount: **\$0**
 Frequency: **Not Applicable**

Tax

Amount: **\$1,597**
 PIN: **25331020070000**
 (Map)
 Mult PINs: **No**
 Tax Year: **2014**
 Tax Exmps: **None**

Miscellaneous

Waterfront: **No**
 Appx SF: **988**
 SF Source: **Assessor**
 Acreage: **0.0717**

Special Assessments: **No**
 Special Service Area: **No**
 Master Association: **No**

Room Name	Size	Level	Flooring	Win Trmt	Room Name	Size	Level	Flooring	Win Trmt
Living Room	17X12	Main Level	Hardwood	None	Master Bedroom	14X10	Main Level	Hardwood	Blinds
Dining Room		Not Applicable			2nd Bedroom	10X9	Main Level	Hardwood	Blinds
Kitchen	10X16	Main Level	Ceramic Tile	Blinds	3rd Bedroom	12X9	Main Level	Hardwood	Blinds
Family Room	17X29	Basement	Vinyl	None	4th Bedroom		Not Applicable		
Laundry Room	17X14	Basement	Vinyl	None					
Storage	17X8	Basement	Other	None					

Interior Property Features: **Hardwood Floors**

Exterior Property Features:

Age: 51-60 Years	Additional Rooms: Storage	Roof: Asphalt/Glass (Shingles)
Type: 1 Story	Garage Ownership: Owned	Sewer: Sewer-Public
Style:	Garage On Site: Yes	Water: Lake Michigan
Exterior: Brick	Garage Type: Detached	Const Opts:
Air Cond: None	Garage Details:	General Info: Commuter Bus
Heating: Gas, Forced Air	Parking Ownership:	Amenities: Park/Playground, Curbs/Gutters, Gated Entry, Sidewalks, Street Lights, Street Paved
Kitchen: Eating Area-Table Space	Parking On Site:	Asmt Incl: None
Appliances:	Parking Details:	HERS Index Score:
Dining:	Driveway: Off Alley	Green Discl:
Attic:	Foundation: Concrete	Green Rating Source:
Basement Details: Finished	Exst Bas/Fnd:	Green Feats:
Bath Amn:	Disability Access: No	Sale Terms: Conventional, Cash Only
Fireplace Details:	Disability Details:	Possession: Negotiable
Fireplace Location:	Exposure:	Occ Date:
Electricity: Circuit Breakers	Lot Size: Less Than .25 Acre	Addl. Sales Info.: None
Equipment: Ceiling Fan	Lot Desc: Fenced Yard	Agent Owned/Interest: No

Copyright 2015 MRED LLC - The accuracy of all information, regardless of source, including but not limited to square footages and lot sizes, is deemed reliable but not guaranteed and should be personally verified through personal inspection by and/or with the appropriate professionals.

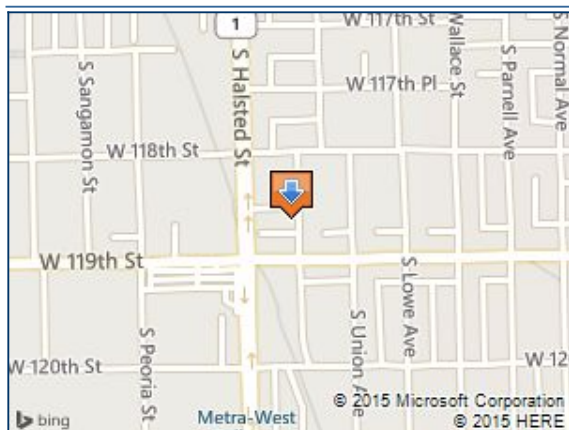
MLS #: 09058528

Prepared By: Dave Weinert | Century 21 Affiliated | 11/20/2015 07:23 PM



Detached Single MLS #: **08913183** List Price: **\$72,900**
 Status: **PCHG** List Date: **05/06/2015** Orig List Price: **\$87,000**
 Area: **8053** List Dt Rec: **05/06/2015** Sold Price:
 Address: **735 W 118th Pl, Chicago, Illinois 60628**
 Directions: **Halsted to 119th Street (E) to Emerald (N) to 118th Place (on the corner of Emerald & 118th Pl)**

Lst. Mkt. Time: **199**
 Closed: Contract: Points:
 Off Market: Financing: Contingency:
 Year Built: **1957** Blt Before 78: **Yes** Curr. Leased: **No**
 Dimensions: **125 X 25**
 Ownership: **Fee Simple** Subdivision: Model:
 Corp Limits: **Chicago** Township: **Lake** County: **Cook**
 Coordinates: **S:118 W:751** # Fireplaces:
 Rooms: **6** Bathrooms: **1 / 0** Parking: **Garage**
 (full/half):
 Bedrooms: **3** Master Bath: **None** # Spaces: **Gar:2**
 Basement: **Full** Bsmnt. Bath: **No** Parking Incl. **Yes**
 In Price:
 Utility Costs: **Elec. - \$1037.93/yr,\$86.49/mo; Gas - \$1392.21/yr,\$116.02/mo**



Remarks: **Affordable all brick beauty best describes this fantastic property featuring a cozy livingroom, 3 spacious bedrooms, kitchen w/ lots of cabinet, full finished basement for entertaining, newer furnace & central air, beautiful fenced in yard on corner lot. Close to transportation and shopping. A must see - call today.**

School Data

Elementary: **(299)**
 Junior High: **(299)**
 High School: **(299)**
 Other:

Assessments

Amount: **\$0**
 Frequency: **Not Applicable**

Tax

Amount: **\$1,335.29**
 PIN: **25213280100000**
 (Map)

Miscellaneous

Waterfront: **No**
 Appx SF: **1040**
 SF Source: **Assessor**
 Acreage: **0.0717**

Special Assessments: **No**
 Special Service Area: **No**
 Master Association: **No**

Mult PINs: **No**
 Tax Year: **2013**
 Tax Exmps: **Homeowner**

Room Name	Size	Level	Flooring	Win Trmt	Room Name	Size	Level	Flooring	Win Trmt
Living Room	19X12	Main Level	Carpet	Blinds	Master Bedroom	15X10	Main Level	Carpet	Blinds
Dining Room	10X10	Main Level	Ceramic Tile	Blinds	2nd Bedroom	14X10	Main Level	Carpet	Blinds
Kitchen	10X10	Main Level	Ceramic Tile	Blinds	3rd Bedroom	12X10	Main Level	Carpet	Blinds
Family Room		Not Applicable			4th Bedroom		Not Applicable		
Laundry Room	14X12	Basement	Other	None					

Interior Property Features: **Bar-Dry**

Exterior Property Features:

Age: 51-60 Years	Additional Rooms: No additional rooms	Roof: Asphalt/Glass (Shingles)
Type: 1 Story	Garage Ownership: Owned	Sewer: Sewer-Public
Style: Step Ranch	Garage On Site: Yes	Water: Lake Michigan
Exterior: Brick	Garage Type: Detached	Const Opts:
Air Cond: Central Air	Garage Details: Garage Door Opener(s)	General Info: None
Heating: Gas, Forced Air	Parking Ownership:	Amenities:
Kitchen:	Parking On Site:	Asmt Incl: None
Appliances:	Parking Details:	HERS Index Score:
Dining:	Driveway:	Green Discl:
Attic:	Foundation:	Green Rating Source:
Basement Details: Finished	Exst Bas/Fnd:	Green Feats:
Bath Amn:	Disability Access: No	Sale Terms: Conventional, FHA, VA
Fireplace Details:	Disability Details:	Possession: Closing
Fireplace Location:	Exposure:	Occ Date:
Electricity: Circuit Breakers	Lot Size: Less Than .25 Acre	Addl. Sales Info.: None
Equipment:	Lot Desc: Corner, Fenced Yard	Agent Owned/Interest: No

Copyright 2015 MRED LLC - The accuracy of all information, regardless of source, including but not limited to square footages and lot sizes, is deemed reliable but not guaranteed and should be personally verified through personal inspection by and/or with the appropriate professionals.

MLS #: 08913183

Prepared By: Dave Weinert | Century 21 Affiliated | 11/20/2015 07:23 PM



Detached Single MLS #: **08957393** List Price: **\$69,900**
 Status: **ACTV** List Date: **06/17/2015** Orig List Price: **\$89,900**
 Area: **8053** List Dt Rec: **06/18/2015** Sold Price:
 Address: **12213 S State St , Chicago, Illinois 60628**
 Directions: **STATE ST NORTH OR SOUTH TO PROPERTY.**

Closed: Contract: Lst. Mkt. Time: **157**
 Off Market: Financing: Points:
 Year Built: **1962** Blt Before 78: **Yes** Contingency:
 Dimensions: **25X125** Curr. Leased:
 Ownership: **Fee Simple** Subdivision: Model:
 Corp Limits: **Chicago** Township: **Hyde Park** County: **Cook**
 Coordinates: **S:12213** # Fireplaces:
 Rooms: **5** Bathrooms: **1 / 0** Parking: **Garage**
 (full/half):
 Bedrooms: **3** Master Bath: **None** # Spaces: **Gar:2**
 Basement: **Full** Bsmnt. Bath: **No** Parking Incl: **Yes**
 In Price:

Utility Costs:



Remarks: **IMMACULATE AND WELL TAKEN CARE OF RAISED RANCH IS READY TO MOVE IN. THREE BEDROOMS. EAT IN KITCHEN WITH ALL APPLIANCES. FULL UNFINISHED BASEMENT. 2 CAR GARAGE AND CONCRETE PATIO. NEWER WINDOWS, NEWER HVAC, SECURITY SYSTEM.**

School Data

Elementary: **(299)**
 Junior High: **(299)**
 High School: **(299)**
 Other:

Assessments

Amount: **\$0**
 Frequency: **Not Applicable**

Tax

Amount: **\$1,151.29**
 PIN: **25271260050000**
 (Map)

Miscellaneous

Waterfront: **No**
 Appx SF: **1040**
 SF Source: **Assessor**
 Acreage: **0.0717**

Special Assessments: **No**
 Special Service Area: **No**
 Master Association: **No**

Mult PINs: **No**
 Tax Year: **2013**
 Tax Exmps: **Homeowner, Senior**

Room Name	Size	Level	Flooring	Win Trmt	Room Name	Size	Level	Flooring	Win Trmt
Living Room	18X12	Main Level	Carpets	All	Master Bedroom	17X10	Main Level	Hardwood	All
Dining Room		Not Applicable			2nd Bedroom	11X10	Main Level	Hardwood	All
Kitchen	15X9	Main Level	Vinyl	All	3rd Bedroom	10X9	Main Level	Hardwood	All
Family Room		Not Applicable			4th Bedroom		Not Applicable		
Laundry Room									

Interior Property Features:

Exterior Property Features: **Patio**

Age: 51-60 Years	Additional Rooms: No additional rooms	Roof: Asphalt/Glass (Shingles)
Type: Raised Ranch	Garage Ownership: Owned	Sewer: Sewer-Public
Style: Step Ranch	Garage On Site: Yes	Water: Lake Michigan, Public
Exterior: Brick	Garage Type: Detached	Const Opts:
Air Cond: Central Air	Garage Details:	General Info: None
Heating: Gas, Forced Air	Parking Ownership:	Amenities: Curbs/Gutters, Sidewalks, Street Lights, Street Paved
Kitchen: Eating Area-Table Space	Parking On Site:	Asmt Incl: None
Appliances: Oven/Range, Microwave, Refrigerator, Washer, Dryer	Parking Details:	HERS Index Score:
Dining:	Driveway:	Green Discl:
Attic:	Foundation: Concrete	Green Rating Source:
Basement Details: Unfinished	Exst Bas/Fnd:	Green Feats:
Bath Amn:	Disability Access: No	Sale Terms:
Fireplace Details:	Disability Details:	Possession: Closing
Fireplace Location:	Exposure:	Occ Date:
Electricity: 100 Amp Service	Lot Size: Less Than .25 Acre	Addl. Sales Info.: None
Equipment: Security System, Ceiling Fan, Sump Pump	Lot Desc:	Agent Owned/Interest: No

Copyright 2015 MRED LLC - The accuracy of all information, regardless of source, including but not limited to square footages and lot sizes, is deemed reliable but not guaranteed and should be personally verified through personal inspection by and/or with the appropriate professionals.

MLS #: 08957393

Prepared By: Dave Weinert | Century 21 Affiliated | 11/20/2015 07:23 PM

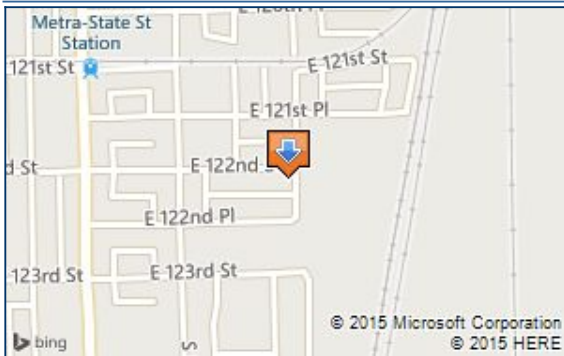


Detached Single

Status: **ACTV** MLS #: **08956677** List Price: **\$61,200**
 Area: **8053** List Date: **06/16/2015** Orig List Price: **\$79,900**
 Address: **165 E 122nd St , Chicago, Illinois 60628** List Dt Rec: **06/17/2015** Sold Price:
 Directions: **Michigan to 122nd Street east to address**

Closed: Contract: Lst. Mkt. Time: **158**
 Off Market: Financing: Points:
 Year Built: **1959** Blt Before 78: **Yes** Contingency:
 Dimensions: **40X125** Subdivision: Model: **Ranch**
 Ownership: **Fee Simple** Township: **Hyde Park** County: **Cook**
 Corp Limits: **Chicago** # Fireplaces:
 Coordinates: **S:122 E:165** Bathrooms: **1 / 0** Parking: **Garage**
 Rooms: **5** (full/half):
 Bedrooms: **3** Master Bath: **None** # Spaces: **Gar:2**
 Basement: **Full** Bsmnt. Bath: **No** Parking Incl. **Yes**
 In Price:

Utility Costs:



Remarks: **Seller assistance maybe available for approved buyer - Can Be yours before the holidays end. Corner lot home with charming, comfortable and contemporary décor. It's magic how good you feel when walking into the living room w a panoramic view picture window to the outside. The livingroom & bedrooms with hwd like flrs, walk in closets and an extra spacious. Submit Lender's Approval letter & certified earnest money ck with offer.**

School Data

Elementary: **(299)**
 Junior High: **(299)**
 High School: **(299)**
 Other:

Assessments

Amount: **\$0**
 Frequency: **Not Applicable**

Tax

Amount: **\$1,546.55**
 PIN: **25271270720000**
 (Map)

Miscellaneous

Waterfront: **No**
 Appx SF: **1150**
 SF Source: **Assessor**
 Acreage: **0.0976**

Special Assessments: **No**
 Special Service Area: **No**
 Master Association: **No**

Mult PINs:
 Tax Year: **2013**
 Tax Exmps:

Room Name	Size	Level	Flooring	Win Trmt	Room Name	Size	Level	Flooring	Win Trmt
Living Room	20X11	Main Level	Hardwood		Master Bedroom	14X10	Main Level	Hardwood	
Dining Room		Not Applicable			2nd Bedroom	10X12	Main Level	Hardwood	
Kitchen	13X13	Main Level	Vinyl		3rd Bedroom	10X10	Main Level	Hardwood	
Family Room		Not Applicable			4th Bedroom		Not Applicable		
Laundry Room									

Interior Property Features:

Exterior Property Features:

Age: **51-60 Years, Recent Rehab**

Type: **1 Story**

Style: **Ranch**

Exterior: **Brick**

Air Cond: **Central Air**

Heating: **Gas, Forced Air**

Kitchen:

Appliances:

Dining:

Attic:

Basement Details: **Unfinished**

Bath Amn:

Fireplace Details:

Fireplace Location:

Electricity: **Circuit Breakers, 100 Amp Service**

Equipment:

Additional Rooms: **No additional rooms**

Garage Ownership: **Owned**

Garage On Site: **Yes**

Garage Type: **Detached**

Garage Details:

Parking Ownership:

Parking On Site:

Parking Details:

Driveway:

Foundation:

Exst Bas/Fnd:

Disability Access: **No**

Disability Details:

Exposure:

Lot Size: **.25-.49 Acre**

Lot Desc:

Roof:

Sewer: **Sewer-Public**

Water: **Public**

Const Opts:

General Info: **None**

Amenities:

Asmt Incl: **None**

HERS Index Score:

Green Discl:

Green Rating Source:

Green Feats:

Sale Terms:

Possession: **Closing**

Occ Date:

Addl. Sales Info.: **List Agent Must Accompany**

Agent Owned/Interest: **No**

Copyright 2015 MRED LLC - The accuracy of all information, regardless of source, including but not limited to square footages and lot sizes, is deemed reliable but not guaranteed and should be personally verified through personal inspection by and/or with the appropriate professionals.

MLS #: 08956677

Prepared By: Dave Weinert | Century 21 Affiliated | 11/20/2015 07:23 PM

CMA Summary Report

Detached Single

Active - Detached Single

#	MLS #	Address	Status	Area	Beds	Baths	Type	SCI	LMT	MT	LP
1	09050938	11550 S Carpenter	CTG	8053	3	2	Raised Ranch	None	54	54	\$90,000
2	08890096	11518 S Elizabeth	CTG	8053	3+1 bsmt	1.1	1 Story	None	221	404	\$75,000
3	09008547	12254 S Yale	ACTV	8053	3	1	1 Story	Short Sale	102	102	\$91,500
4	09019688	11918 S Wallace	ACTV	8053	3	1	1 Story	None	90	90	\$87,000
5	09058528	711 W Vermont	ACTV	8053	3	1	1 Story	None	45	45	\$82,000
6	08913183	735 W 118th	PCHG	8053	3	1	1 Story	None	199	199	\$72,900
7	08957393	12213 S State	ACTV	8053	3	1	Raised Ranch	None	157	157	\$69,900
8	08956677	165 E 122nd	ACTV	8053	3	1	1 Story	None	158	158	\$61,200

8 Active - Detached Single Statistics

	High	Low	Average	Median
List Price	\$91,500	\$61,200	\$78,687	\$78,500
Listing Market Time	221	45	128	129
Market Time	404	45	151	129

Pending - Detached Single

#	MLS #	Address	Status	Area	Beds	Baths	Type	SCI	LMT	MT	LP
1	09042439	11606 S Laflin	PEND	8053	3	1	1 Story	None	57	57	\$57,500

1 Pending - Detached Single Statistics

	High	Low	Average	Median
List Price	\$57,500	\$57,500	\$57,500	\$57,500
Listing Market Time	57	57	57	57
Market Time	57	57	57	57

Sold - Detached Single

#	MLS #	Address	Status	Area	Beds	Baths	Type	SCI	LMT	MT	LP	SP	Close Date
1	08970086	12207 S Stewart	CLSD	8053	3	1.1	2 Stories	None	27	27	\$64,900	\$85,019 (F)	09/08/2015
2	08993186	112 W 127th	CLSD	8053	3	1.1	Split Level	None	13	13	\$119,900	\$84,000	10/19/2015
3	08978584	11826 S Bishop	CLSD	8053	3+1 bsmt	2	2 Stories	None	8	8	\$59,900	\$61,198 (F)	10/19/2015

3 Sold - Detached Single Statistics

	High	Low	Average	Median
List Price	\$119,900	\$59,900	\$81,567	\$64,900
Sold Price	\$85,019	\$61,198	\$76,739	\$84,000
Listing Market Time	27	8	16	13
Market Time	27	8	16	13

12 Detached Single Summary Statistics

	High	Low	Average	Median
List Price	\$119,900	\$57,500	\$77,642	\$73,950
Sold Price	\$85,019	\$61,198	\$76,739	\$84,000
Listing Market Time	221	8	94	73
Market Time	404	8	109	73

Potential Selling Price
Property At: 12535 Yale

Prepared For: Andrea Hopkins
12535 Yale
Chicago, IL

Closed Unit Adjusted Average \$66,572
Suggested Starting Marketing Range: \$69,900 to \$74,900

Fill in this information to identify your case:

Debtor 1	Andrea Hopkins		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
2013 Lincoln MKX 100000 miles Motor Vehicle: Line from <i>Schedule A/B</i> : 3.1	\$10,325.00	<input checked="" type="checkbox"/> \$2,400.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c)
Misc. Household Goods (Bedroom Furniture, Kitchen Appliances, tables, chairs, sofas) Line from <i>Schedule A/B</i> : 6.1	\$900.00	<input checked="" type="checkbox"/> \$900.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Used Clothing Line from <i>Schedule A/B</i> : 11.1	\$200.00	<input checked="" type="checkbox"/> 100% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
Misc. Costume Jewelry Line from <i>Schedule A/B</i> : 12.1	\$300.00	<input checked="" type="checkbox"/> \$300.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Cash on Hand Line from <i>Schedule A/B</i> : 16.1	\$20.00	<input checked="" type="checkbox"/> \$20.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

Debtor 1 **Andrea Hopkins**

Case number (if known)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Checking: NAVY Federal CU Line from Schedule A/B: 17.1	\$25.00	<input checked="" type="checkbox"/> \$25.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Savings: NAVY Fed CU Line from Schedule A/B: 17.2	\$25.00	<input checked="" type="checkbox"/> \$25.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
401(k) w/ Current Employer - 100% exempt Line from Schedule A/B: 21.1	\$300.00	<input checked="" type="checkbox"/> 100% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1006
Estimated 2016 Federal Income Tax Refund Will be Intercepted Line from Schedule A/B: 28.1	\$0.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Estimated 2016 Federal Income Tax Refund Will be Intercepted Line from Schedule A/B: 28.1	\$0.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(g)(1)

3. **Are you claiming a homestead exemption of more than \$160,375?**

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

Fill in this information to identify your case:

Debtor 1	Andrea Hopkins		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
2.1 American Credit Accept <small>Creditor's Name</small> 961 E Main St Spartanburg, SC 29302 <small>Number, Street, City, State & Zip Code</small>	Describe the property that secures the claim: 2013 Lincoln MKX 100000 miles Motor Vehicle: As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)	\$33,430.00	\$10,325.00
Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt	Opened 01/16 Last Active Date debt was incurred 10/16/17 Last 4 digits of account number 1001		

2.2 Chase <small>Creditor's Name</small> Bankruptcy Department PO Box 15145 Wilmington, DE 19850 <small>Number, Street, City, State & Zip Code</small>	Describe the property that secures the claim: 12535 S Yale Chicago, IL 60628 Cook County Joint Tenants with 2 Other people As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit	\$44,000.00	\$66,000.00	\$0.00
---	--	--------------------	--------------------	---------------

Debtor 1 **Andrea Hopkins** Case number (if know) _____
First Name Middle Name Last Name

☐ Check if this claim relates to a community debt ☐ Other (including a right to offset) _____

Date debt was incurred _____ Last 4 digits of account number _____

Add the dollar value of your entries in Column A on this page. Write that number here:

\$77,430.00

If this is the last page of your form, add the dollar value totals from all pages.
Write that number here:

\$77,430.00

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Fill in this information to identify your case:

Debtor 1	Andrea Hopkins		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number			
(if known)			

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

☐ No. Go to Part 2.

☒ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

		Total claim	Priority amount	Nonpriority amount	
2.1	Internal Revenue Service Priority Creditor's Name PO Box 7346 Philadelphia, PA 19101-7346 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number When was the debt incurred? 2014 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____	\$2,182.00	\$2,182.00	\$0.00
		2014 Non Dischargeable			

2.2	Internal Revenue Service Priority Creditor's Name PO Box 7346 Philadelphia, PA 19101-7346 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____	\$3,400.00	\$3,400.00	\$0.00
		Taxes			

Debtor 1 **Andrea Hopkins**

Case number (if know)

Part 2: List All of Your NONPRIORITY Unsecured Claims**3. Do any creditors have nonpriority unsecured claims against you?**☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.☒ Yes.**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

			Total claim
4.1	Ascension Services L P Nonpriority Creditor's Name 1550 N Norwood Ste 305 Hurst, TX 76054 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 0728 When was the debt incurred? Opened 07/14 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Factoring Company Account Kahuna Payment Solutions	\$366.00
4.2	Capital One Nonpriority Creditor's Name Attn: General Correspondence/Bankruptcy Po Box 30285 Salt Lake City, UT 84130 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 1359 When was the debt incurred? Opened 02/16 Last Active 9/15/17 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card	\$545.00

Debtor 1 **Andrea Hopkins**

Case number (if know)

4.3	Capital One Auto Finance Nonpriority Creditor's Name Attn: General Correspondence/Bankruptcy Po Box 30285 Salt Lake City, UT 84130 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>1001</u> When was the debt incurred? <u>Opened 08/11 Last Active 9/28/17</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Automobile</u>	\$26,268.00
4.4	CBCS Nonpriority Creditor's Name PO Box 163759 Columbus, OH 43216 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	\$4,390.00
4.5	CCI/Contract Callers Inc Nonpriority Creditor's Name Po Box 3000 Augusta, GA 30903 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>7278</u> When was the debt incurred? <u>Opened 06/12</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Collection Attorney Commonwealth Edison Company</u>	\$1,259.00

Debtor 1 **Andrea Hopkins**

Case number (if know)

4.6

City of Chicago - Dept of Finance

Nonpriority Creditor's Name

Administrative Hearings**121 N LaSalle St 107A****Chicago, IL 60602**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

\$1,000.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Parking Tickets**

4.7

Convergent Outsourcing, Inc

Nonpriority Creditor's Name

Po Box 9004**Renton, WA 98057**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

7142**\$537.00**

When was the debt incurred?

Opened 03/17

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Collection Attorney Comcast**

4.8

Credit One Bank Na

Nonpriority Creditor's Name

Po Box 98873**Las Vegas, NV 89193**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

3305**\$818.00**

When was the debt incurred?

Opened 06/16 Last Active 8/20/17

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Credit Card**

Debtor 1 **Andrea Hopkins**

Case number (if know)

4.9

Devon Financial - Collection Office

Nonpriority Creditor's Name

22 E Adams**Chicago, IL 60603**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

\$710.00**When was the debt incurred?****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Payday Loan**4.1
0**ERC/Enhanced Recovery Corp**

Nonpriority Creditor's Name

8014 Bayberry Rd**Jacksonville, FL 32256**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

7292**\$106.00****When was the debt incurred?****Opened 02/16****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Collection Attorney Tmobile**4.1
1**Extra Space Storage**

Nonpriority Creditor's Name

1000 E 95th St**Chicago, IL 60619**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

\$737.00**When was the debt incurred?****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

Debtor 1 **Andrea Hopkins**

Case number (if know)

4.1
2**Harris & Harris**

Nonpriority Creditor's Name

**111 W Jackson #400
Chicago, IL 60604**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

\$739.00**When was the debt incurred?****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Collections**4.1
3**I C System**

Nonpriority Creditor's Name

**Po Box 64378
Saint Paul, MN 55164**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

0001**\$171.00****When was the debt incurred?****Opened 3/20/14****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **10 Att Wireline**4.1
4**Illinois Department of Revenue**

Nonpriority Creditor's Name

**Bankruptcy Section
PO Box 64338
Chicago, IL 60664-0338**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

Unknown**When was the debt incurred?****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Notice Only**

Debtor 1 **Andrea Hopkins**

Case number (if know)

4.1
5**Illinois Dept of Employment Securit**

Nonpriority Creditor's Name

**Bankruptcy Unit Collection
Subdivis
33 S State St 10th Floor
Chicago, IL 60603**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

Notic Only**Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Notice Only**4.1
6**Loyola University Employees CU**

Nonpriority Creditor's Name

**2160 S First Avenue
Maywood, IL 60153**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

\$1.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify4.1
7**Mci**

Nonpriority Creditor's Name

**Cas Dept
500 Technology Dr
Weldon springs, MO 63304**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

3625**\$243.00**

When was the debt incurred?

**Opened 11/11 Last Active
2/17/12**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Agriculture**

Debtor 1 **Andrea Hopkins**

Case number (if know)

4.1
8

Mid America Bk/total C

Nonpriority Creditor's Name

**5109 S Broadband Ln
Sioux Falls, SD 57108**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **0888**

\$420.00

When was the debt incurred? **Opened 02/17 Last Active 8/04/17**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Credit Card**

4.1
9

Navient

Nonpriority Creditor's Name

**Attn: Bankruptcy
Po Box 9500
Wilkes-Barr, PA 18873**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **0909**

Unknown

When was the debt incurred? **Opened 09/08 Last Active 09/09**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☒ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☐ Other. Specify

Educational

4.2
0

Navient

Nonpriority Creditor's Name

**Attn: Bankruptcy
Po Box 9500
Wilkes-Barr, PA 18873**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **0909**

Unknown

When was the debt incurred? **Opened 09/08 Last Active 09/09**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☒ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☐ Other. Specify

Educational

Debtor 1 **Andrea Hopkins**4.2
1**NorthShore Univ HealthSystem Med
Gr**

Nonpriority Creditor's Name

**9532 Eagle Way
Chicago, IL 60678**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

\$1,331.00**When was the debt incurred?****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify _____

4.2
2**Northwestern Medicine**

Nonpriority Creditor's Name

**28155 Network PI
Chicago, IL 60673**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

\$637.00**When was the debt incurred?****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify _____

4.2
3**SCS**

Nonpriority Creditor's Name

**PO Box 4020
South Bend, IN 46634**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

\$5,172.00**When was the debt incurred?****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify _____

Debtor 1 **Andrea Hopkins**

Case number (if know)

4.2
4

Sprint

Nonpriority Creditor's Name

**Attn: Bankruptcy
PO Box 7949
Overland Park, KS 66207**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number

\$700.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Phone**

4.2
5

Van Ru Credit Corporation

Nonpriority Creditor's Name

**P.O. Box 2751
1350 E Touhy Ave, Ste 100E
Des Plaines, IL 60017**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number

\$727.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Collections**

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

**Arnold Scott Harris
111 W. Jackson Ste 400
Chicago, IL 60604**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.6** of (Check one):

- ☐ Part 1: Creditors with Priority Unsecured Claims
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**City of Chicago
Attn: Mayor Rahm Emanuel
121 N LaSalle, #507
Chicago, IL 60602**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.6** of (Check one):

- ☐ Part 1: Creditors with Priority Unsecured Claims
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**City of Chicago Corporation
Counsel
Attn: Edward Siskel
30 N LaSalle St, Room 700
Chicago, IL 60602**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.6** of (Check one):

- ☐ Part 1: Creditors with Priority Unsecured Claims
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Debtor 1 **Andrea Hopkins**

Case number (if know)

Name and Address

City of Chicago Dept of Law
Attn: Charles King
121 North LaSalle Street, Suite 600
Chicago, IL 60602

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.6** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

MCSI Inc
7330 College Drive #108
Palos Heights, IL 60463

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.6** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

Northwestern Medicine
28155 Network Pl
Chicago, IL 60673

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.12** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

Peoples Energy
Attn: Bankruptcy Dept
200 E Randolph St
Chicago, IL 60601

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.4** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

Pinnacle Management Services
514 Market Loop, Ste 103
Dundee, IL 60118

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.21** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

Secretary of State
Attn: Safety & Financial Resp
2701 S Dirksen Pkwy
Springfield, IL 62723

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.6** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		Total Claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$ <u>0.00</u>
	6b. Taxes and certain other debts you owe the government	6b.	\$ <u>5,582.00</u>
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$ <u>0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ <u>0.00</u>
	6e. Total Priority. Add lines 6a through 6d.	6e.	\$ <u>5,582.00</u>
Total claims from Part 2	6f. Student loans	6f.	\$ <u>0.00</u>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ <u>0.00</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ <u>0.00</u>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ <u>46,877.00</u>
	6j. Total Nonpriority. Add lines 6f through 6i.	6j.	\$ <u>46,877.00</u>

Fill in this information to identify your case:

Debtor 1	Andrea Hopkins		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?**
 - ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1	Name Number Street City State ZIP Code	
2.2	Name Number Street City State ZIP Code	
2.3	Name Number Street City State ZIP Code	
2.4	Name Number Street City State ZIP Code	
2.5	Name Number Street City State ZIP Code	

Fill in this information to identify your case:

Debtor 1	Andrea Hopkins		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

- ☒ No
☐ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (*Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.*)

- ☒ No. Go to line 3.
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

- ☐ Schedule D, line _____
☐ Schedule E/F, line _____
☐ Schedule G, line _____

3.2

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

- ☐ Schedule D, line _____
☐ Schedule E/F, line _____
☐ Schedule G, line _____

Fill in this information to identify your case:

Debtor 1 Andrea Hopkins

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number
(If known) _____

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

- ☒ Employed
- ☐ Not employed

IT

@ Properties

Debtor 2 or non-filing spouse

- ☐ Employed
- ☐ Not employed

How long employed there? 2 Years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>4,720.84</u>	\$ <u>N/A</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>N/A</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>4,720.84</u>	\$ <u>N/A</u>

Debtor 1 **Andrea Hopkins**

Case number (if known)

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	4. \$ 4,720.84	\$ N/A	
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a. \$ 968.50	\$ N/A	
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ N/A	
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ N/A	
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ N/A	
5e. Insurance	5e. \$ 303.33	\$ N/A	
5f. Domestic support obligations	5f. \$ 0.00	\$ N/A	
5g. Union dues	5g. \$ 0.00	\$ N/A	
5h. Other deductions. Specify:	5h.+ \$ 0.00	+ \$ N/A	
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 1,271.83	\$ N/A	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 3,449.01	\$ N/A	
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ N/A	
8b. Interest and dividends	8b. \$ 0.00	\$ N/A	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ N/A	
8d. Unemployment compensation	8d. \$ 0.00	\$ N/A	
8e. Social Security	8e. \$ 0.00	\$ N/A	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ 0.00	\$ N/A	
8g. Pension or retirement income	8g. \$ 0.00	\$ N/A	
8h. Other monthly income. Specify:	8h.+ \$ 0.00	+ \$ N/A	
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 0.00	\$ N/A	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 3,449.01	+ \$ N/A	= \$ 3,449.01
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:			
		11. +\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies		12. \$ 3,449.01	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?			
<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain:			

Fill in this information to identify your case:

Debtor 1 Andrea Hopkins

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 600.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Andrea Hopkins**

Case number (if known)

6. Utilities:

6a. Electricity, heat, natural gas	6a. \$	160.00
6b. Water, sewer, garbage collection	6b. \$	0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	210.00
6d. Other. Specify: _____	6d. \$	0.00

7. Food and housekeeping supplies

7. \$ **400.00**

8. Childcare and children's education costs

8. \$ **0.00**

9. Clothing, laundry, and dry cleaning

9. \$ **150.00**

10. Personal care products and services

10. \$ **150.00**

11. Medical and dental expenses

11. \$ **200.00**

12. Transportation. Include gas, maintenance, bus or train fare.
Do not include car payments.

12. \$ **400.00**

13. Entertainment, clubs, recreation, newspapers, magazines, and books

13. \$ **100.00**

14. Charitable contributions and religious donations

14. \$ **80.00**

15. Insurance.

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance	15a. \$	0.00
15b. Health insurance	15b. \$	0.00
15c. Vehicle insurance	15c. \$	140.00
15d. Other insurance. Specify: _____	15d. \$	0.00

16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.
Specify: _____

16. \$ **0.00**

17. Installment or lease payments:

17a. Car payments for Vehicle 1	17a. \$	854.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify: _____	17c. \$	0.00
17d. Other. Specify: _____	17d. \$	0.00

18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).

18. \$ **0.00**

19. Other payments you make to support others who do not live with you.

\$ **0.00**

Specify: _____

19.

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00

21. Other: Specify: _____

21. +\$ **0.00**

22. Calculate your monthly expenses

22a. Add lines 4 through 21.
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2
22c. Add line 22a and 22b. The result is your monthly expenses.

\$	3,444.00
\$	
\$	3,444.00

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	3,449.01
23b. Copy your monthly expenses from line 22c above.	23b. -\$	3,444.00

23c. Subtract your monthly expenses from your monthly income.
The result is your *monthly net income*.

23c. \$	5.01
---------	-------------

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here: _____

Fill in this information to identify your case:

Debtor 1 Andrea Hopkins
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number
(if known) _____

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Andrea Hopkins

Andrea Hopkins

Signature of Debtor 1

Date November 14, 2017

X _____

Signature of Debtor 2

Date _____

Fill in this information to identify your case:

Debtor 1 **Andrea Hopkins**
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF ILLINOIS**

Case number
(if known)

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☐ Married
☒ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☐ No
☒ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:

**1409 E 66th Pl
Chicago, IL 60637**

**Dates Debtor 1
lived there**

From-To:
Until 2 Years Ago

Debtor 2 Prior Address:

☐ Same as Debtor 1

**Dates Debtor 2
lived there**

☐ Same as Debtor 1
From-To:

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

- ☒ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2 Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
☒ Yes. Fill in the details.

Debtor 1

Sources of income
Check all that apply.

Gross income
(before deductions and exclusions)

\$35,180.00

- ☐ Wages, commissions, bonuses, tips
☐ Operating a business

Debtor 2

Sources of income
Check all that apply.

Gross income
(before deductions and exclusions)

- ☐ Wages, commissions, bonuses, tips
☐ Operating a business

From January 1 of current year until the date you filed for bankruptcy:

Debtor 1 **Andrea Hopkins**

Case number (if known)

Debtor 1**Sources of income**
Check all that apply.**Gross income**
(before deductions and exclusions)**For last calendar year:**
(January 1 to December 31, 2016)

- ☐ Wages, commissions, bonuses, tips
- ☐ Operating a business

\$52,808.00**Debtor 2****Sources of income**
Check all that apply.**Gross income**
(before deductions and exclusions)

- ☐ Wages, commissions, bonuses, tips
- ☐ Operating a business

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☒ No
- ☐ Yes. Fill in the details.

Debtor 1**Sources of income**
Describe below.**Gross income from each source**
(before deductions and exclusions)**Debtor 2****Sources of income**
Describe below.**Gross income**
(before deductions and exclusions)**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy****6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

- ☐ No. Go to line 7.
- ☐ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.
- ☒ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
American Credit Accept 961 E Main St Spartanburg, SC 29302	last 3 months	\$2,400.00	\$33,430.00	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other ____

Debtor 1 **Andrea Hopkins**

Case number (if known)

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

- ☒ No
☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
----------------------------	------------------	-------------------	----------------------	-------------------------

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

- ☒ No
☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
----------------------------	------------------	-------------------	----------------------	--

Part 4: Identify Legal Actions, Repossessions, and Foreclosures**9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☒ No
☐ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
---------------------------	--------------------	-----------------	--------------------

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

- ☒ No. Go to line 11.
☐ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property
---------------------------	--	------	-----------------------

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☒ No
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
---------------------------	---------------------------------------	-----------------------	--------

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☒ No
☐ Yes

Part 5: List Certain Gifts and Contributions**13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?**

- ☒ No
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift and Address:	Describe the gifts	Dates you gave the gifts	Value
---	--------------------	--------------------------	-------

Debtor 1 **Andrea Hopkins**

Case number (if known)

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☒ No☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600

Charity's Name

Address (Number, Street, City, State and ZIP Code)

Describe what you contributed

Dates you contributed

Value

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

☒ No☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred

Describe any insurance coverage for the loss

Include the amount that insurance has paid. List pending insurance claims on line 33 of *Schedule A/B: Property*.

Date of your loss

Value of property lost

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No☒ Yes. Fill in the details.

Person Who Was Paid

Address

Email or website address

Person Who Made the Payment, if Not You

Gleason & Gleason LLC

77 W. Washington, Ste 1218

Chicago, IL 60602

http://chilawyers.com

Description and value of any property transferred

\$90.00 attorney fees plus \$335.00 court filing fee.

Date payment or transfer was made

2017

Amount of payment

\$425.00

Summit Financial Education Inc

4800 E Flower St

Tucson, AZ 85712

Credit Counseling

2017

\$14.95

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

☒ No☐ Yes. Fill in the details.

Person Who Was Paid

Address

Description and value of any property transferred

Date payment or transfer was made

Amount of payment

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

☒ No☐ Yes. Fill in the details.

Person Who Received Transfer

Address

Description and value of property transferred

Describe any property or payments received or debts paid in exchange

Date transfer was made

Person's relationship to you

Debtor 1 **Andrea Hopkins**

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☐ No
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
---------------	---	------------------------

Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?
 Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☐ No
☐ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
--	---------------------------------	-------------------------------	--	---

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☐ No
☐ Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
--	---	-----------------------	-----------------------

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☐ No
☐ Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
---	--	-----------------------	-----------------------

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☐ No
☐ Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
---	---	-----------------------	-------

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- ☐ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- ☐ **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ☐ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Debtor 1 **Andrea Hopkins**

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No
- ☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No
- ☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
- ☐ Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ☐ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation

- ☒ No. None of the above applies. Go to Part 12.
- ☐ Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN. Dates business existed

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☒ No
- ☐ Yes. Fill in the details below.

Name Address (Number, Street, City, State and ZIP Code)	Date Issued

Debtor 1 Andrea Hopkins

Case number (if known) _____

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Andrea HopkinsAndrea Hopkins
Signature of Debtor 1_____
Signature of Debtor 2Date November 14, 2017

Date _____

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?☒ No☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No☐ Yes. Name of Person _____. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1 **Andrea Hopkins**
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF ILLINOIS**

Case number
(if known)

☐ Check if this is an amended filing

Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- ☒ creditors have claims secured by your property, or
- ☒ you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: American Credit Accept	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input checked="" type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]:	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Description of property securing debt: 2013 Lincoln MKX 100000 miles Motor Vehicle:		
Creditor's name: Chase	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input checked="" type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]:	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes
Description of property securing debt: 12535 S Yale Chicago, IL 60628 Cook County Joint Tenants with 2 Other people		

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases	Will the lease be assumed?
--	----------------------------

Debtor 1 **Andrea Hopkins**

Case number (if known)

Lessor's name:	<input type="checkbox"/> No
Description of leased Property:	<input type="checkbox"/> Yes
Lessor's name:	<input type="checkbox"/> No
Description of leased Property:	<input type="checkbox"/> Yes
Lessor's name:	<input type="checkbox"/> No
Description of leased Property:	<input type="checkbox"/> Yes
Lessor's name:	<input type="checkbox"/> No
Description of leased Property:	<input type="checkbox"/> Yes
Lessor's name:	<input type="checkbox"/> No
Description of leased Property:	<input type="checkbox"/> Yes
Lessor's name:	<input type="checkbox"/> No
Description of leased Property:	<input type="checkbox"/> Yes

Debtor 1 Andrea Hopkins Case number (if known) _____

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X /s/ Andrea Hopkins
Andrea Hopkins
Signature of Debtor 1

X _____
Signature of Debtor 2

Date November 14, 2017

Date _____

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,
and

Your debts are primarily consumer debts.
Consumer debts are defined in 11 U.S.C.
§ 101(8) as "incurred by an individual
primarily for a personal, family, or
household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under
one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan
for family farmers or
fishermen

Chapter 13 - Voluntary repayment plan
for individuals with regular
income

**You should have an attorney review your
decision to file for bankruptcy and the choice of
chapter.**

Chapter 7: Liquidation

\$245	filing fee
\$75	administrative fee
+	\$15 trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:
http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:
http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

United States Bankruptcy Court
Northern District of Illinois

In re Andrea Hopkins

Debtor(s)

Case No.

Chapter

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>940.00</u>
Prior to the filing of this statement I have received	\$	<u>90.00</u>
Balance Due	\$	<u>850.00</u>

2. \$ 335.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

4. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;

b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;

c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

a. Representation of the debtors in any dischargeability actions, judicial lien avoidances, or any other adversary proceeding.

b. Debtor is responsible for the 2 mandatory credit counseling classes.

c. This fee agreement does not include representation in motions to redeem.

In re **Andrea Hopkins**

Debtor(s)

Case No. _____

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)
(Continuation Sheet)

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

November 14, 2017

Date

/s/ Julie M Gleason

Julie M Gleason

Signature of Attorney

Gleason & Gleason

77 W Washington, Ste 1218

Chicago, IL 60602

Name of law firm



Gleason & Gleason

Chapter 7 Information and Advice

Attorney fees \$940 + Court costs \$335 = \$1275 total costs

Payment Plan: 3 payments of \$425. If all fees are not paid prior to the filing of your case, you will be asked to sign a post-petition fee agreement for services rendered after the filing of your case.

Fees Cover: Intake appointment with attorney, petition preparation, representation at your first meeting of creditors, answering creditor calls and requests.

FEES DO NOT COVER: Credit counseling - there are 2 MANDATORY CLASSES. Additional litigation for adversaries, redemptions, defense of motions brought on behalf of a creditor or a trustee, or conversion of a chapter 7 to a chapter 13. You will be charged \$30 to add any creditors after the case is filed. You will be charged \$100 for us to attend a second meeting of creditors if you miss your first meeting. If your case is closed for failure to take the second class, the court will require you to pay \$260 to reopen the case.

Initial here: I understand it is the policy of Gleason and Gleason that I am required to take my second class between case filing and my first 341 meeting of creditors. **I understand that if my case closes without discharge and my certificate is dated after the first 341 meeting of creditors it is my responsibility to pay \$260 to reopen it.**

Typical dischargeable debts: credit cards, medical bills, utilities, unsecured judgments, repossessions, personal loans, payday Loans

Non dischargeable debts: Alimony, **child support**, debts owed under a divorce decree, **student loans**, **traffic tickets**, **parking tickets**, fines, criminal restitution, debt for personal injury or death related to a DUI, overpayment of government benefits, **taxes**. Co-signors are still responsible for debts. Credit card charges over \$500 in the last 90 days and cash advances over \$750 in the last 70 days may not be discharged.

Secured Loans Surrendering: (House|Car|Furniture|Jewelry) If you are **surrendering** a car or a house you are still responsible for tickets, code violations, HOA Fees etc until ownership\title is transferred - usually through a sale, like an auction of the car or house. Title is not transferred through the bankruptcy process. You will be responsible for utilities if not disconnected. Loans through municipal credit unions may be secured by pensions. **Credit union loans** may be cross collateralized with other credit union loans.

Secured Loans Keeping: Initial here: _____ I understand I must **continue to make regular payments on all secured loans I am keeping**. I may have to mail in payments as auto debit and check by phone may be disabled until a debt is reaffirmed. I understand I am required to maintain insurance. I understand that if I am keeping a property I must pay all mortgages including but not limited to 2nd mortgages and home equity lines of credit.

Payday Loans|Autodebits|Post dated checks: You must stop them with your bank. It may require closing the bank account.

Utilities: If you bankrupt your utilities they are allowed to charge a deposit for future service and you must pay for any service used after your filing date forward. If you bankrupt a phone or cellular service they may discontinue service.

Credit reporting: We pull credit reports from Transunion and Experian. We cannot guarantee the accuracy or completeness of the reports. Some creditors do not report to credit bureaus. It is your responsibility to review the report and inform us of any missing bills.

Gleason and Gleason does not perform and this contract does not include any services relating to credit repair or correcting inaccurate credit reports. Credit bureaus may or may not report information regarding payments on cars or real estate you are keeping.

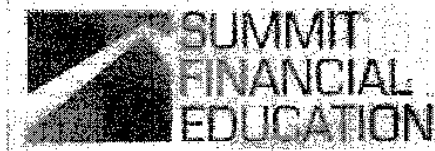
Clients agree that they have received the following documents: copy of this retainer agreement, list of required items to file bankruptcy, debtor's duties as required under sec. 521, notice required by sec 527(a)(2), notice required by sec 527(b). Checks may be deposited electronically. Client agrees to pay reasonable attorney fees if collections become necessary.

Refund Policy: If Client wants to terminate Gleason and Gleason, Client must notify Gleason and Gleason in writing. Gleason and Gleason will then perform an accounting of time and services performed and issue a refund check (if applicable) within a reasonable time. For the purpose of determining the refund due, Gleason and Gleason's current hourly rate is \$300 an hour for attorney time.

Client _____

Attorney _____

Joint Client: _____



Go to website : www.summitfe.org



- **\$14.95** (pick the cheapest option)
 - When it asks you to upgrade click "no thanks"
 - When you create an account enter "Gleason" for lawyers name
 - **AFTER YOU PAY FOR THE CLASS YOU MUST COMPLETE THE CHAT PORTION OF THE CLASS FOR A CERTIFICATE TO BE ISSUED. THE CLASS IS NOT OVER UNTIL YOU SEE YOUR CERTIFICATE.**
 - They will automatically send us a copy of the certificate.
-



- Take after getting a case number and before your bankruptcy hearing.
- **\$9.95** (Pick cheapest option)
- Summit will automatically file the certificate with the court when you complete it and they will send us a copy
- If you do not complete the class your case will close at the end, without discharge, and the court charges \$260 to reopen it, file the certificate and receive a discharge.



Gleason & Gleason

Chapter 7 Bankruptcy Retainer Agreement

THE UNDERSIGNED CLIENT(S) EMPLOY AND RETAINS GLEASON AND GLEASON, HEREINAFTER, ATTORNEY TO REPRESENT CLIENT(S) IN FILING A VOLUNTARY CHAPTER 7 BANKRUPTCY PETITION

THE PRE-PETITION SERVICES ATTORNEY WILL PROVIDE ARE CONSULTATION AND ADVICE, CONTACT AND COMMUNICATION WITH CREDITORS, PREPARATION OF THE BANKRUPTCY PETITION, SCHEDULES, STATEMENT OF FINANCIAL AFFAIRS, STATEMENT OF SOCIAL SECURITY NUMBER, MEANS TEST. CLIENT UNDERSTANDS THAT HE/SHE/THEY ARE SOLEY RESPONSIBLE FOR COMPLETING PRE-FILING CREDIT COUNSELING AND MUST OBTAIN A CERTIFICATE WHICH MUST BE FILED WITH THE COURT AT THE TIME OF FILING HIS/HER/THEIR PETITION. CLIENT IS RESPONSIBLE FOR ALL COSTS ASSOCIATED WITH SAID COUNSELING.

THE EARNED FEE FOR THE PREPETITION SERVICE IS \$ 90

FILING FEE OF \$ 335.00

TOTAL OF PREPETITION SERVICE AND FILING FEE (PAYABLE TO GLEASON AND GLEASON): \$ 425

RETAINED WITH (CASH | CHECK | DEBIT | MONEY ORDER) \$ 425

BALANCE DUE FOR PRE-PETITION ATTORNEY FEES AND FILING FEE \$ 0

AFTER THE BANKRUPTCY CASE IS FILED I UNDERSTAND THAT I WILL BE PRESENTED WITH A SECOND RETAINER AGREEMENT TO PAY GLEASON AND GLEASON ATTORNEY FEES OF \$ 800 FOR POST FILING LEGAL SERVICES AND HAVE BEEN GIVEN A COPY OF THE PROPOSED AGREEMENT.

CLIENT UNDERSTANDS THAT ONCE THE BANKRUPTCY CASE IS FILED THEY WILL NOT BE LEGALLY OBLIGATED FOR ANY OTHER FEES UNLESS AND UNTIL THEY ENTER INTO A SECOND RETAINER AGREEMENT PROMISING TO PAY FEES FOR THE REMAINDER OF MY REPRESENTATION IN THIS CASE. CLIENT UNDERSTANDS THAT THEY ARE NOT OBLIGATED TO ENTER INTO AND MAY REFUSE TO SIGN THE SECOND RETAINER AGREEMENT. HOWEVER, GLEASON AND GLEASON RESERVES HE RIGHT TO WITHDRAW FROM REPRESENTATION IN THE EVENT THAT I DO NOT SIGN A SECOND RETAINER WITHIN 10 DAYS OF THE FILING OF MY CASE. CLIENT MAY SEEK OTHER LEGAL COUNSEL IF THEY DO NOT WISH TO BE REPRESENTED BY GLEASON AND GLEASON.

I UNDERSTAND THAT FEES PAID OR TO BE PAID ARE A FLAT FEE WHICH SHALL IMMEDIATELY BECOME PROPERTY OF GLEASON AND GLEASON IN AN EXCHANGE FOR A COMMITMENT BY GLEASON AND GLEASON TO PROVIDE LEGAL SERVICES. FUNDS WILL BE DEPOSITED INTO THE MAIN BANK ACCOUNT AND USED FOR GENERAL EXPENSES OF GLEASON AND GLEASON.

LOCAL RULE 2091-1 (8) DISCLOSURE WITHDRAWAL DDITON, AND SUBSTITUTION OF COUNSEL

FAILURE TO PAY - IN A CASE UNDER CHAPTER 7 OF THE BANKRUPTCY CODE, INCLUDING A CASE CONVERTED FROM CHAPTER 13, WHERE (1) THE DEBTOR'S ATTORNEY HAS AGREED TO REPRESENT THE DEBTOR CONDITIONED ON THE DEBTOR ENTERING INTO AN AGREEMENT AFTER THE FILING OF THE CASE TO PAY THE ATTORNEY FOR SERVICES RENDERED AFTER THE FILING OF THE CASE AND (2) THE DEBTOR REFUSES TO ENTER INTO SUCH AN AGREEMENT, THE COURT MAY ALLOW THE ATTORNEY TO WITHDRAW FROM REPRESENTATION OF THE DEBTOR ON MOTION OF THE ATTORNEY.

DATE _____ CLIENT [Signature]

ATTORNEY [Signature]

JOINT CLIENT _____

American Credit Accept
961 E Main St
Spartanburg, SC 29302

Arnold Scott Harris
111 W. Jackson Ste 400
Chicago, IL 60604

Ascension Services L P
1550 N Norwood Ste 305
Hurst, TX 76054

Capital One
Attn: General Correspondence/Bankruptcy
Po Box 30285
Salt Lake City, UT 84130

Capital One Auto Finance
Attn: General Correspondence/Bankruptcy
Po Box 30285
Salt Lake City, UT 84130

CBCS
PO Box 163759
Columbus, OH 43216

CCI/Contract Callers Inc
Po Box 3000
Augusta, GA 30903

Chase
Bankruptcy Department
PO Box 15145
Wilmington, DE 19850

City of Chicago
Attn: Mayor Rahm Emanuel
121 N LaSalle, #507
Chicago, IL 60602

City of Chicago - Dept of Finance
Administrative Hearings
121 N LaSalle St 107A
Chicago, IL 60602

City of Chicago Corporation Counsel
Attn: Edward Siskel
30 N LaSalle St, Room 700
Chicago, IL 60602

City of Chicago Dept of Law
Attn: Charles King
121 North LaSalle Street, Suite 600
Chicago, IL 60602

Convergent Outsourcing, Inc
Po Box 9004
Renton, WA 98057

Credit One Bank Na
Po Box 98873
Las Vegas, NV 89193

Devon Financial - Collection Office
22 E Adams
Chicago, IL 60603

ERC/Enhanced Recovery Corp
8014 Bayberry Rd
Jacksonville, FL 32256

Extra Space Storage
1000 E 95th St
Chicago, IL 60619

Harris & Harris
111 W Jackson #400
Chicago, IL 60604

I C System
Po Box 64378
Saint Paul, MN 55164

Illinois Department of Revenue
Bankruptcy Section
PO Box 64338
Chicago, IL 60664-0338

Illinois Dept of Employment Securit
Bankruptcy Unit Collection Subdivis
33 S State St 10th Floor
Chicago, IL 60603

Internal Revenue Service
PO Box 7346
Philadelphia, PA 19101-7346

Loyola University Employees CU
2160 S First Avenue
Maywood, IL 60153

Mci
Cas Dept
500 Technology Dr
Weldon springs, MO 63304

MCSI Inc
7330 College Drive #108
Palos Heights, IL 60463

Mid America Bk/total C
5109 S Broadband Ln
Sioux Falls, SD 57108

Navient
Attn: Bankruptcy
Po Box 9500
Wilkes-Barr, PA 18873

NorthShore Univ HealthSystem Med Gr
9532 Eagle Way
Chicago, IL 60678

Northwestern Medicine
28155 Network Pl
Chicago, IL 60673

Peoples Energy
Attn: Bankruptcy Dept
200 E Randolph St
Chicago, IL 60601

Pinnacle Management Services
514 Market Loop, Ste 103
Dundee, IL 60118

SCS
PO Box 4020
South Bend, IN 46634

Secretary of State
Attn: Safety & Financial Resp
2701 S Dirksen Pkwy
Springfield, IL 62723

Sprint
Attn: Bankruptcy
PO Box 7949
Overland Park, KS 66207

Van Ru Credit Corporation
P.O. Box 2751
1350 E Touhy Ave, Ste 100E
Des Plaines, IL 60017

**United States Bankruptcy Court
Northern District of Illinois**

In re **Andrea Hopkins**

Debtor(s)

Case No.

Chapter

7

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: **35**

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **November 14, 2017**

/s/ Andrea Hopkins

Andrea Hopkins

Signature of Debtor